

Appendix 3

Local Council Tax Support Scheme - Expenditure projections under various scheme options

| Council Tax | 0% increase | Council Tax | 2% Increase |
|--------------------|-----------------|--------------------|-----------------|
| Current Spend | £ 54,571,433.70 | Current Spend | £ 55,662,862.37 |
| Government Funding | £ 49,114,290.33 | Government Funding | £ 49,114,290.33 |
| Shortfall | £ 5,457,143.37 | Shortfall | £ 6,548,572.04 |

| Table 1 10% reduction scheme | | | | | | |
|---------------------------------|-------|---------------------|-------------------|-----------------------|-------------------|-----------------------|
| | Cases | Current expenditure | % award | Expected expenditure | % award | Expected expenditure |
| Pensioners | 31615 | £ 21,999,325.15 | 100 | £ 21,999,325.15 | 100 | £ 22,439,311.65 |
| Severe Disability Premium | 1770 | £ 1,203,450.10 | 100 | £ 1,203,450.10 | 100 | £ 1,227,519.10 |
| Enhanced Disability Premium | 2495 | £ 1,911,319.00 | 100 | £ 1,911,319.00 | 100 | £ 1,949,545.38 |
| Lone Parents | 6452 | £ 4,242,708.09 | 100 | £ 4,242,708.09 | 100 | £ 4,327,562.25 |
| War Widows | 38 | £ 27,627.20 | 100 | £ 27,627.20 | 100 | £ 28,179.74 |
| Carers | 869 | £ 682,795.00 | 100 | £ 682,795.00 | 100 | £ 696,450.90 |
| Part award - Non protected | 6605 | £ 2,968,386.56 | 90 | £ 2,671,547.90 | 90 | £ 2,724,978.86 |
| 100% award - Non protected | 29574 | £ 21,535,822.60 | 90 | £ 19,382,240.34 | 90 | £ 19,769,885.15 |
| Cost of Scheme | 79418 | £ 54,571,433.70 | | £ 52,121,012.78 | | £ 53,163,433.04 |
| | | | Cost to LA | £ 3,006,722.45 | Cost to LA | £ 4,049,142.71 |

| Table 2 No cost scheme | | | | | | |
|-----------------------------|-------|---------------------|-------------------|----------------------|-------------------|----------------------|
| | Cases | Current expenditure | % award | Expected expenditure | % award | Expected expenditure |
| Pensioners | 31615 | £ 21,999,325.15 | 100 | £ 21,999,325.15 | 100 | £ 22,439,311.65 |
| Severe Disability Premium | 1770 | £ 1,203,450.10 | 100 | £ 1,203,450.10 | 100 | £ 1,227,519.10 |
| Enhanced Disability Premium | 2495 | £ 1,911,319.00 | 100 | £ 1,911,319.00 | 100 | £ 1,949,545.38 |
| Lone Parents | 6452 | £ 4,242,708.09 | 100 | £ 4,242,708.09 | 100 | £ 4,327,562.25 |
| War Widows | 38 | £ 27,627.20 | 100 | £ 27,627.20 | 100 | £ 28,179.74 |
| Carers | 869 | £ 682,795.00 | 100 | £ 682,795.00 | 100 | £ 696,450.90 |
| Part award - Non protected | 6605 | £ 2,968,386.56 | 78 | £ 2,315,341.52 | 74 | £ 2,240,538.18 |
| 100% award - Non protected | 29574 | £ 21,535,822.60 | 78 | £ 16,797,941.63 | 74 | £ 16,255,238.90 |
| Cost of Scheme | 79418 | £ 54,571,433.70 | | £ 49,180,507.68 | | £ 49,164,346.10 |
| | | | Cost to LA | £ 0^ | Cost to LA | £ 0^ |

^ figures rounded down

Appendix 4 – Core City schemes under consultation

| LA | Features of draft scheme and options consulted on |
|------------|--|
| Birmingham | Protection for all disability premiums, households with children under 5 and war pensioners. All others have 24% reduction in liability. 1 month limit on backdating |
| Bristol | <p>All non vulnerable working age customers to face either a: 0%, 12.5% or 25% reduction in liability.</p> <p>Vulnerable defined as; Lone parents with a child under 5, claimant/partner in receipt of DLA care (middle/high), claimant/partner in receipt of Carers Allowance, claimant/partner in receipt of war pensions/payments, claimant/partner has received homeless duty or pervention support (via part 7), child in receipt of DLA care (any rate).</p> <p>Features; abolish 2nd adult rebate, capital cut off limit of £6,000, increase ND deductions by 50%, increase earnings disregards by lowest of £10 pw or 50%.</p> |
| Leeds | <p>Protection for Vulnerable groups : War Pensioners, SDP and EDP, Lone parents of children under 5. Draft scheme proposes to pass on the full cut which will result in a 23% reduction in support (27% if Council tax rises 2%).</p> <p>Includes an option to limit the reduction to 10% in the first year. The % reduction would be applied after the calc. Abolish 2AR for working age</p> |
| Liverpool | Draft Scheme to reduce award by 17.5%, but options also to fund the gap fully or to partially fund the gap |
| Manchester | Eligible Council tax liability capped at band A for single persons and couples and band C for families, then 15% reduction applied to eligible Council tax, Self employed assessed on a minimum income level of the minimum wage. Minimum Weekly CTB award £1.00 |
| Newcastle | Protection for SDP and EDP cases, 20% reduction in liability and £1.00 minimum weekly award. Increase NDDS by £1.00 and introduce new NDD for passported NDs of £2.90 per week, Increase earnings disregard by £2.50 per week. Abolish 2AR. |
| Nottingham | <p>Options consulted on: Reduce capital limit to £6k; remove second adult rebate; remove backdating; minimum weekly CTB award of between £2-£4; cap maximum award to Band B and cap CTB support to 80%.</p> <p>The proposed scheme will continue to disregard certain types of income within the calculation of awards, including Child Benefit; Disability Living Allowance; and War Widows Pensions/disablement benefits; and separately by continuing the allowances within the calculation for Carers.</p> |
| Sheffield | <i>20% reduction in liability and abolish second adult rebate</i> |

Appendix 5 – ALMO tenancies affected by Social Sector Size Criteria

| Bedrooms required under LHA | Actual number of bedrooms | | | | | Grand Total |
|-----------------------------|---------------------------|------|-----|-----|---|-------------|
| | 2 | 3 | 4 | 5 | 6 | |
| 1 | 3243 | 1173 | 84 | 17 | 1 | 4518 |
| 2 | | 1784 | 111 | 27 | | 1922 |
| 3 | | | 183 | 38 | | 221 |
| 4 | | | | 55 | 1 | 56 |
| 5 | | | | | 4 | 4 |
| Grand Total | 3243 | 2957 | 378 | 137 | 6 | 6721 |

Under occupied by 1 bedroom - 14%
reduction in HB

Underoccupied by 2 or more bedrooms
- 25% reduction in HB

Appendix 6

Social Sector Size Criteria - Update on Contacts/Visits Undertaken up to 6th November 2012

| | ENEHL | % | WNWHL | % | AVHL | % | BITMO | % | CITY | % |
|---|-------|-------|-------|------|------|-----|-------|--------|------|-------|
| Original Number of tenants Affected | 2775 | | 2503 | | 1665 | | 238 | | 7181 | |
| Completed Visits | 1749 | 63% | 1681 | 67% | 779 | 47% | 97 | 40.8% | | |
| Tenants no longer Affected per LBS list 26/10/12 | 477 | 17% | 433 | 17% | 350 | 21% | 47 | 20% | 1307 | |
| Number already visited from LBS list of 26/10/12 | 267 | | 121 | | 141 | | 11 | | 540 | |
| Revised Total | 2298 | | 2070 | | 1315 | | 191 | | 5874 | |
| Completed Visits / Contacts | 1482 | 65% | 1681 | 67% | 638 | 49% | 86 | 45.03% | 3887 | 66% |
| No response to contacts | 120 | 5% | NA | | 91 | 14% | 11 | 5.8 | 222 | 3.8% |
| Family Size Dispute | 143 | 10% | 172 | 10% | 113 | 18% | 14 | 16.3 | 442 | 11.4% |
| Property Size Dispute | 78 | 5% | 71 | 4% | 115 | 18% | 10 | 11.6% | 274 | 7% |
| Transfer Requested * see below | 257 | 18% | 240 | 14% | 186 | 29% | 24 | 28% | 707 | 18% |
| Cover Shortfall from Income / Benefits | 1012 | 70% | 452 | 27% | 84 | 13% | 63 | 73% | 1611 | 41.4% |
| Seek Employment | 406 | 28% | 164 | 10% | 90 | 14% | 10 | 5.2% | 670 | 17.2% |
| Plan to move to other tenure | 13 | 1% | 157 | 9% | 39 | 6% | 2 | 2.3% | 211 | 5.4% |
| Seek Lodger | 78 | 5% | 93 | 6% | 91 | 14% | 3 | 3.4% | 265 | 6.8% |
| Foster Carers | 10 | 0.7% | 38 | 2% | 92 | 14% | 0 | | 140 | 3.6% |
| In adapted Properties | 61 | 4% | 109 | 6% | 105 | 16% | 11 | 12.8% | 286 | 7.4% |
| Access to Children or Applying | 42 | 3% | NA | | NA | | 3 | 3.4% | 45 | 1% |
| Tenants considered High Risk | 732 | 51% | 45 | 3% | NA | | NA | | 777 | 20% |
| * Bedroom Requirements of those requesting a transfer | | | | | | | | | | |
| 1 Bedroom | 135 | 52.5% | 158 | 66% | 120 | 19% | 10 | 42% | 423 | 60% |
| 2 Bedrooms | 91 | 35% | 67 | 28% | 43 | 7% | 10 | 42% | 211 | 30% |
| 3 Bedrooms | 25 | 10% | 13 | 5% | 17 | 3% | 3 | 12.5% | 58 | 8% |
| 4 Bedrooms | 6 | 2.3% | 2 | 0.8% | 6 | 1% | 1 | 4% | 15 | 2% |
| 5 Bedrooms | 0 | 0. | 0 | 0 | 0 | 0% | 0 | 0 | | |

** Please note some tenants are considering more than one option as a response to SSSC.

Comments

- Tenants classified as High Risk refer to tenants who are unwilling to consider a move to downsize and have insufficient income to pay the rental charge based on current income and expenditure information provided. This figure also includes tenants who have refused to provide any income and expenditure information.
- WNWHL figures include outcomes from visits to tenants no longer affected by SSSC as advised by LBS on the 26/10/12 this will be adjusted next time.

Appendix 7

Discretionary Housing Payments (DHP) Policy

Responding to the Housing Benefit Changes of 2013 and the introduction of the Benefit Cap

Introduction

- .1 This document sets out the Council's Discretionary Housing Payments Policy in response to the Government's welfare reforms. These include changes made to Local Housing Allowances, reductions in Housing Benefit entitlement due to the introduction of size criteria in the social rented sector and the introduction of the Benefit Cap which, in the first instance, will see Housing Benefit reduced for most families where total benefits exceed £500 per week.
- .2 Nationally, the Government has increased Discretionary Housing Payment funding as follows:

| | 2012/13 | 2013/14 | 2014/15 |
|-----------------------------|---------|---------|---------|
| | £m | £m | £m |
| Baseline funding | 20 | 20 | 20 |
| LHA changes | 40 | 40 | 40 |
| Social Sector Size Criteria | | 30 | 30 |
| Benefit Cap | | 75* | 45* |
| Total | 60 | 165 | 135 |

* the Government has said that up to £75m and £45m will be available in 13/14 and 14/15

- .3 The Government has stated that the additional funding relating to Social Sector Size Criteria is aimed at supporting households with disabilities living in properties adapted for disability and foster carers.
- .4 The amount of Government funding for Discretionary Housing Payments will not compensate for the loss of benefit income to tenants in Leeds. It recognises the government's intention for tenants to have to make hard choices and that Discretionary Hardship Payments will not be a substitute for these hard choices.
- .5 This Discretionary Housing Payments Policy should not be seen in isolation. It is part of a broad range of services available as part of a developing integrated local welfare assistance provision. Its aim is to protect the vulnerable but at the same time being realistic about the financial means available.

The Aims of the Policy

- .1 The overall aim of this policy is to provide help, within the funding levels provided by the Government, to vulnerable tenants that will enable tenants to secure stable and affordable housing solutions.
- .2 In most cases Discretionary Housing Payments will be used for short term needs to enable tenants to take the appropriate actions in order to change their personal situation. There will be exceptions where longer term support may be valid due to individual circumstances and for economic reasons. Examples of instances where longer term support would be considered are:
 - people with a disability who have had substantial adaptations to their home; and
 - foster carers affected by the size criteria in the social rented sector.
- .3 The Council expects to receive a significantly increased number of Discretionary Housing Payments claims as a result of the central government reforms. However, due to the limited Discretionary Housing Payments funding available it is not possible to help everyone who applies.
- .4 Applications for Discretionary Housing Payment will normally be subject to an income and expenditure review. Discretionary Housing Payments will not normally be considered where:
 - suitable alternative more affordable housing is an option. This will include accommodation in the private rented sector. The issue of whether the accommodation is suitable will take into account whether it is reasonable to expect the tenant to move having regard to the impacts on health and schooling where children are present;
 - alternative income sources are available. This will include unclaimed benefits and tax credits, income from other adults living in the household and savings over an agreed level.
 - alternative and more relevant options exist. This includes tenants facing shortfalls because of sanctions applied by Jobcentre Plus, tenants with disproportionate expenditure on debts and loans where debt restructuring provides a realistic alternative and tenants with disproportionate expenditure on non-essential items.
 - the shortfall in rent payments is expected to last for only a short time pending a change in circumstances. This recognises that some tenants will be under-occupying a property for only a short time until, for example, a baby is born, a child reaches a significant birthday or a tenant reaches pension-age. In these instances, housing providers would normally be expected to agree a rent payment schedule that recognises the imminent reinstatement of full Housing Benefit.

- .5 Claims will be welcome from everyone affected by the changes but given the limited funding available to deal with the impacts of the changes, priority will be given to households with children and households where there is significant disability

Support for tenants subject to the benefit cap

- .1 The Benefit Cap will impact mainly on families and is not expected to affect single people in Leeds. The number of families affected is relatively small but the impact for many of the families is expected to be significant. The majority of the families affected will live in private rented accommodation but a number are renting in the social rented sector.
- .2 The Benefit Cap does not apply to families where the claimant is working for 24 hours a week or more. The longer term aim is to help families make the move into work. In the meantime support will be targeted to those families where:
- financial support is required to facilitate a move to more affordable accommodation; or
 - the shortfall in rent is too great to cover from other household income;
 - alternative more affordable accommodation is not appropriate;
 - a lower rent cannot be negotiated; and
 - there is a real risk of the family becoming homeless.
- .3 For those families where the rent is too great to cover from other household income a full options appraisal will be carried out with Housing Options and, where appropriate, Adults and Children's Services. For families living in the social rented sector, the options appraisal will involve the housing provider.

Support for tenants subject to the size criteria measure

- .1 The Social Sector Size Criteria measure will impact on over 8,000 tenants in Leeds and it will be necessary to limit support to those most in need or at risk of eviction. The additional funding from the Government is aimed at supporting tenants living in homes where the home has been adapted for disability and foster carers who will not be allowed an extra room for a foster child under the benefit rules.
- .2 These are not the only groups who will need to be supported. Separated and divorced parents with child access arrangements will need additional support as well as tenants faced with exceptional hardship. It will not be possible to protect all tenants in these groups within the Government's funding contribution and additional considerations will need to be taken into account.
- .3 The criteria set out in paragraph 2.4 of this policy will apply with support for the remaining tenants to be targeted to the following tenants:

- Tenants where a member of the household is disabled and the property has undergone significant adaptation because of the disability;
 - Foster carers and supported Kinship Care arrangements;
 - Parents requiring an additional room under child access arrangements where alternative housing options, including options in the private sector, are not appropriate;
 - Older people approaching pension age where work is not a realistic option
 - Families expecting a first child where housing allocation has been made in this basis.
- .4 Applications will normally need to be supported by information from housing providers or other support workers to confirm that alternative housing options are not available or suitable.

Support for tenants subject to Local Housing Allowance restrictions

- .1 The Local Housing Allowance changes, which affect only tenants in the private-rented sector, have been in force since April 2011. However, tenants already getting benefit at the time the changes came in received transitional protection for a while. The impact of the changes depend on:
- whether rents are reduced to reflect the new LHA rates; and
 - the levels at which Local Housing Allowances are set by HMRC
- .2 In the first instance landlords should be encouraged to reduce rents in exchange for direct payments of Housing Benefit. Where this is not appropriate, Discretionary Housing Payments support will be targeted to those private sector tenants where:
- It is unlikely there would be alternative more affordable accommodation;
 - The tenant is subject to the Shared Accommodation Rate but requires an additional room under child access arrangements; or
 - There are exceptional circumstances that mean it is not appropriate for the tenant to move to more affordable accommodation.
- .3 Discretionary Housing Payments will not normally be made to tenants entering into new tenancy. Local Housing Allowance rates are made public and most landlords are aware of the rates for the types of accommodation they provide. An exception to this will be where a tenant has had to move quickly, perhaps because they are fleeing domestic violence or there is another compelling reason

Support not related to Local Housing Allowance changes, Housing Benefit cap or size criteria restrictions

- .1 The Discretionary Housing Payment scheme has been in operation since 2001 to provide additional help to tenants facing a shortfall in their housing costs. The scheme has tended to focus on tenants facing exceptional hardship such as debt, unavoidable additional short-term expenditure or high housing costs caused by the need to live in a particular area.
- .2 Typically, this support has gone to private rented sector tenants. This is because tenants are required to have a shortfall in their rent support and far fewer social sector tenants had a shortfall in their rent. The changes brought about by the Benefit Cap and Social Sector Size Criteria mean that more social sector tenants will have a shortfall in their rent support. This in turn means that there will be more applications for support.
- .3 It is intended to continue with the policy of targeting this support on tenants facing exceptional hardship such as debt, additional short-term expenditure or other exceptional circumstance that requires short-term support.

Administration

- .1 The Discretionary Housing Payment Scheme will be administered by the Revenues and Benefits Service. Applications will need to be made in writing and where related to Social Sector Size Criteria would normally need to be supported by a statement from the housing provider or other support worker in relation to alternative housing options.
 - .2 Decisions will normally be made within 5 working days of getting the required information.
 - .3 It is not intended to allocate Discretionary Housing Payment budgets for each category of expenditure. Instead a single DHP budget will apply with expenditure monitored in relation to
 - Total spend
 - Spend by reason (Benefit Cap, Size Criteria, LHA, other)
 - Spend by tenure type
 - Spend by tenants' circumstances (disabled, foster care etc.)
- Appeals against Discretionary Housing Payments decisions will be dealt with through local arrangements. This will involve the establishment of Appeals Panel chaired by an elected member that will meet on a regular basis to consider written appeals.

What Discretionary Housing Payments cannot cover ¹

1. **Ineligible charges:** service charges that are not eligible for HB cannot be covered by a DHP. These are as specified in Schedule 1 to the Housing Benefit Regulations 2006 and Schedule 1 to the Housing Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006. Nor can DHPs cover charges for water, sewerage, and environmental services – as defined and calculated under the HB provisions.
2. **Increases in rent due to outstanding rent arrears:** Regulation 11(3) of the Housing Benefit Regulations 2006 and Regulation 11(2) of the Housing Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006 refer. This refers to those cases where a customer's rent is increased on account of outstanding arrears which are owed by the customer in respect of their current or former property.
3. **Sanctions and reductions in benefit:** DHPs cannot meet these because to do so would undermine the effectiveness of the sanctions or reduction in benefit. These are
 - any reduction in Income Support (IS) or income-based Jobseeker's Allowance (JSA(IB)) due to a Reduced Benefit Direction (RBD) for failure to comply with the Child Support Agency in arranging maintenance. The RBD is a reduction in benefit of 40% of the personal allowance and only applies to IS or JSA(IB)
 - any reduction in benefit as a result of non-attendance at a work-focused interview. This applies both where the person's HB/CTB is reduced and when any other benefit that the person is receiving, such as IS is subject to a sanction
 - any reduction or loss of benefit due to a JSA employment sanction. JSA is not payable for the period of sanction if they have contributed towards their unemployed status, for example, by leaving employment voluntarily or failing to attend a prescribed training scheme. In such cases, it may be possible for a reduced rate of JSA to be paid under the JSA hardship provisions
 - any reduction in benefit due to a JSA sanction for 16/17 year olds – for certain young people who receive JSA under a Severe Hardship Direction. JSA is not payable for the period of the sanction if they have contributed towards their unemployed status, for example, by leaving unemployment voluntarily or failing to attend a prescribed training scheme,
 - or any restriction in benefit due to a breach of a community service order
4. **Benefit suspensions:** HB can be suspended either because there is a general doubt about entitlement or because a customer has failed to supply information pertinent to their claim. In such cases, it would not be permissible to pay DHPs instead. One of the intentions of the suspension provisions is to act as a lever to ensure that the customer takes the necessary steps to provide the authority with the necessary information/evidence - paying DHPs could reduce the effectiveness of this lever.

5. **Rent, when the person is getting council tax support but not HB or help with housing costs in UC:** in other words, when a person is only getting local council tax support, you should not take into account any financial assistance that they may require with their council tax, when considering the award of a DHP.
6. **Shortfalls caused by HB overpayment recovery:** when recovery of an HB overpayment is taking place, such shortfalls should not be considered for a DHP.

¹From Annexe B of Draft Department for Work and Pensions Good Practice Guide 2013

Appendix 8 – proposed Local Welfare Scheme

Introduction

- .1 The government is changing the way in which the Social Fund is administered. From April 2013, the funding that would have been used for Community Care Grants and Crisis Loans for Living Expenses is to be transferred to Local Authorities to create a new local welfare assistance provision. The funding will not be ring-fenced but Councils are expected to use the funding to 'give flexible help to those in genuine need'. DWP has said it expects to audit and publish details of how councils use the funding.
- .2 Leeds will receive £2,886,082 per annum scheme funding for 13/14 and 14/15 and will also receive administration funding of £609,851 in 13/14 and £558,994 in 14/15. There will also be £28,861 set up funding in 12/13. These funding levels are less than is currently spent by DWP. Funding is only guaranteed for 2013/14 and 2014/15.
- .3 The DWP will retain responsibility for the budgeting loans element of social fund.

Background

- .1 Community Care Grants are non-repayable grants which are intended to support vulnerable people to remain in, or return to, the community, or to ease exceptional pressure upon families. They are commonly awarded for a range of expenses including household equipment such as white goods and furniture. The average award is around £480.
- .2 The prime objectives of Community Care Grants are to:
 - 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
 - assist with certain travelling expenses
- .3 Applications are accepted from people in receipt of the following benefits.
 - Income Support
 - Income Related Jobseekers Allowance
 - Income Related Employment and Support Allowance
 - Pension Credit
- .4 Crisis Loans for Living Expenses are interest free loans that are intended to help people meet their short term living needs in an emergency or due to a disaster. The Crisis Loan must be the only available means of preventing serious damage or serious risk to the health and safety of the applicant or a member of their

family. Payments are not linked to the receipt of a qualifying benefit but the applicant must have the means to repay the loan. The average Crisis Loan payment is around £50.

Purpose of the Scheme

- .1 The scheme will seek to assist vulnerable people in meeting their needs for subsistence or financial support where they are unable to meet their immediate short term needs or where they require assistance to maintain their independence within the community.
- .2 The aims of the scheme are:
 - .1.1.1 to allow people to return to or remain in the community without the need for extra care;
 - .1.1.2 to support the most vulnerable in urgent situations through signposting to appropriate support services, advice or through provision and access to goods;
 - .1.1.3 to engage individuals with appropriate support services where needed to prevent repeat applications and develop resilience;
 - .1.1.4 to support the most vulnerable in a holistic way which will have a positive effect and will minimise cash payments.
- .3 The key principles behind the scheme are:
 - The scheme will develop arrangements with key partners, both internal and external to the Council, who advocate on behalf of clients for Community Care Grants or Crisis Loans funds to deliver elements of the scheme and make referrals for awards;
 - The scheme will work closely with existing support schemes funded through the Homelessness Prevention fund and s17 payments to provide an overarching scheme of support accessed through a single route..
 - The scheme will look to further develop the relationships with key partners in the 3rd, voluntary and public sector to create an integrated and sustainable local welfare provision across Leeds. This will include support and assistance in developing Food Banks and expanding Furniture Re-Use. It will over time support the creation of a clear map of local welfare provision across Leeds and the information and advice needed to access that provision. It will create clarity and reduce duplication.

The use of these resources is intended to create added value by working in partnership and supporting projects which are desirable, protect the environment and enhance the digitalisation of access to services.

- The council will work closely with Leeds City Credit Union, Post Offices Ltd and other appropriate providers to provide cash dispensing, pre-payment and financial services;
- The scheme will allocate funding to develop initiatives aimed at tackling fuel poverty, food poverty, financial exclusion and enhance budgeting and debt advice.
- The scheme will provide a service that is accessible, relatively simple and delivers assistance in a timely and effective manner.

Eligibility

- .1 It is proposed that eligibility will not be limited to those on benefit but will be available also to those in work on low incomes. The basic eligibility criteria are:
 - The applicant must be aged 16 or over and must be on a low income and without access to sufficient funds (including savings) to meet their immediate needs;
 - The applicant is leaving care after a minimum period;
 - The applicant requires support to stay in the community;
 - The applicant has demonstrated he/she is without immediate resource to meet the basic needs of themselves and / or their dependents;
 - The award of support would fit with the aims of the scheme.
- .2 The scheme will consider paying awards under two types of need a) those who require assistance to establish or maintain a home in the community and b) those customers who require immediate support
- .3 Those requiring assistance to establish or maintain a home include (but is not limited to) those listed below. In most instances, it is expected that a referral for an award will be supported by a support worker or advice worker. Awards under this category would be limited to 1 award in a 2 year period which mirrors the current arrangement:
 - 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.
- .4 Awards of immediate financial assistance may include those customers listed below. In most instances, cash will be issued as a last resort with the preference

for food and fuel vouchers and pre-payment cards for other goods. Awards will, in the first instance, be made as grants.

- Have no essential food
- Need essential goods associated with infants/children
- Have no heating
- Require help with emergency travel costs
- Have suffered a major upheaval or disaster
- Require suitable clothing for job interviews or work
- Require help towards essential medical related costs (where not provided by the NHS or another body)
- Require assistance to cover living expenses until they receive their first payment of benefit or salary, where this is not met by other benefits.

- .5 Repeat applications may be considered as loans or a mixture of loans / grant. Customers who make repeat applications or are identified as in need of requiring another form of assistance will be referred for support such as budget or debt advice or counselling services. Different support services will be encouraged to work in concert to deliver an approach which would prevent repeat applications
- .6 Not all applications would be suitable for an award. The scheme will also develop links with Fuel Poverty Unit, Advice Leeds Network, Leeds City Credit Union and 3rd Sector Leeds for advice and support on a range of matters including money, debt and fuel advice, benefit maximisation, volunteer networks etc.
- .7 Applications will not be supported where there is another suitable more appropriate option. In some instances it may be more appropriate to apply to Jobcentre Plus for a hardship payment or hardship loan where benefit has been sanctioned or for a budgeting loan or advance payment where there will be a delay before benefit is awarded. Matters relating to rent arrears, rent deposits or advance payments should be dealt with through Discretionary Housing Payments or the Council's Bond scheme administered by Housing Options.
- .8 Scheme funding is limited and this will require that scheme spend is monitored on a monthly basis . The amount of funding remaining will need to be reflected in the prioritisation of awards. Applications from customers with dependents and applications from householders will, where necessary, be prioritised over applications from non-householders and customers without dependents.
- .9 In the event that there is a local emergency (for example flood or fire) affecting several households the Council may wish to review available funds.

Applications and assessment

- .1 The application process will be clear, transparent and accessible.
- .2 Applications will be encouraged by referral from Benefit Officers, ALMO Housing Officers, RSLs, Housing Options, Adult and Children's Services and other external agencies such as the Probation Service and Advice Agencies.

- .3 It is hoped to set up an online portal that will allow approved agencies to collect and enter data and information and make recommendations about an award. Notwithstanding this, there will be a need to provide for telephone and face to face applications. The telephone option will also provide an out of hours option. The out of hours service will provide a basic Crisis Loan service to tide the applicant over to the next working day and will mirror the current practice whereby referrals are through third parties such as social services or the police.
- .4 The final assessments and decision-making will be undertaken by the Leeds Revenues and Benefits Service. Applications for emergency assistance will be prioritised with service standards in place for quick and accurate decision making, payment of awards and review processes.

Methods of Payment

- .1 In the main, payment would be in the following forms with cash payments only considered as a last resort: Maximum values will be set for both cash payments and items provided through the scheme.
 - Vouchers for food
 - Payments to suppliers of suitable goods or services
 - Pre payment cards for goods/heating
 - Goods from local suppliers
- .2 Customers will not normally be required to repay any amounts granted. However where repeat applications occur, the scheme will allow the option to offer an award in the form of a loan.
- .3 It is proposed that a scheme is created to calculate maximum awards for both living expenses and particular items; this would be subject to consultation.

Appeals

- .1 The applicant or representative will have the right to request a review of a decision in relation to a refusal, the value of the award or the method of payment
- .2 The review process will follow the principles of current complaints process. A stage 1 review will be carried out by a more senior officer than the original decision-maker. A stage 2 review will be carried out by a panel chaired by an elected member.
- .3 If the customer remains dissatisfied, he/she will have the right to make a complaint to the Local Government Ombudsman.

Monitoring arrangements

- .1 The scheme will be closely monitored and will be subject to monthly and quarterly reporting providing data and information on
 - Number of applications and reasons
 - Number successful/unsuccessful
 - Value of awards
 - Speed of awards and appeals

- Remaining funding and implications for scheme

Where funding is allocated to support initiatives aimed at tackling financial exclusion, debt, fuel poverty and food poverty, additional reports will be provided detailing the effectiveness of the initiatives.