

### Introduction

Individual Assistance Payment (IAP) is a fund that is intended to alleviate hardship. It allows customers who face a variety of challenges, time to find alternative solutions to shortfalls in income and help with food and general living costs, utility and energy costs, essential white goods (ovens/washing machines/fridge freezers) and other household items in an emergency only need such as beds, bedding, sofas, wardrobes etc. There will be exceptional cases where an IAP is required in the long term; however, it should not be seen as a permanent solution.

This guidance sets out some of the factors that will be considered when deciding if an award can be made; it details the principles that will be followed. Each individual case will be considered on its own merits in accordance with the Local Authorities guidance and good practice.

### The main features of the scheme are:

- The scheme is discretionary, and the claimant does not have a statutory right to payment.
- All applications must be treated individually on their own merit.
- The level of payment will be decided by the Council. Payment (award) levels will be determined by looking at individual household make-up, circumstances and average living costs as detailed by Shelter and Policy In Practice and then administered and paid via the Councils Systems as deemed appropriate.
- The scheme in most cases should be seen as a short-term and temporary fund to allow customers who face a variety of challenges to find alternative solutions.
- The scheme will work in conjunction with the Homes & Money Hub (<https://www.lbbd.gov.uk/money-and-debt>) to support the residents across a broad range of services. This will include referrals of applicants to services such as Job Shop, Budgeting and Debt advice, Adult Learning and any other relevant service as applicable for further advice and ongoing support. Independent Living Agency to support emergency gas and electric key top ups and referred into from Care Leavers Team, CAB and DABD and relevant third-party support agencies within the voluntary and community sector.

## **We want to help people who are:**

1. On a low income or unable to work and are significantly affected by the rising cost of living and unable to afford essentials like energy bills, food and water bills.
2. Unemployed but actively seeking employment e.g. applying for jobs and attending interviews or moving towards work readiness e.g. gaining employment skills, such as by volunteering or actively engaging in education.
3. Engaged in or recently returned to employment to aid the financial changes & support back to work activities or assist with immediate needs of travel costs and/or wider expenses such as broadband or mobile phone usage bills if on a low income.
4. Taking positive steps to reduce their overheads/outgoings e.g. reducing household bills, attending financial management activities etc.
5. Able to show that you are suffering financial hardship and do not have any financial assets that you may be able to call upon.
6. Experiencing short term financial issues associated to illness or disability.
7. Had a significant change in your circumstances or life changing event that has placed you into hardship.
8. Have no access to claim welfare benefits or have claimed welfare benefits and there is a delay in award and/or payment being made

## **Purpose of the scheme**

- Prevent and reduce hardship and poverty caused by the rising cost of living.
- Encouraging and sustaining people in secure paid employment so they can meet their cost of living without further support.
- Help people through personal crises and difficult events that adversely affect their current financial situation.
- Supporting the vulnerable and elderly in the local community so they have assistance to meet their current cost of living.
- To support the most vulnerable residents who are least able to help themselves (eg Terminally Ill or Severely Disabled) so they have assistance to meet their current cost of living.

## **Am I eligible for support?**

To be eligible support you must live in the London Borough of Barking & Dagenham. You must also be on a low income. This would normally mean you will be getting one of the following benefits:

- Income Support.
- Income based Job Seekers Allowance.
- Income related Employment and Support Allowance, or
- Pension Credit (Guarantee Credit only).
- Has claimed, or is in receipt of, Universal Credit but is experiencing financial hardship.

**(You are not required to be in receipt of any benefits to be eligible to make an application)**

AND/OR

- Unemployed or on a low income
- Affected by rising living costs including food and utility price increases
- You require support to stay in the community
- Or you are being resettled into a new home by the council or a voluntary organisation following an unsettled period in your life
- Or you don't have enough money to meet your (or you family's) immediate needs after an emergency or crisis.

### **If you can't pay your bills because of living cost rises**

There are things you can do if you're struggling to pay for things like food, water, energy bills, your rent, or mortgage.

It's important you don't ignore your bills. Speak to the organisation you owe money to - they might be able to help by letting you pay smaller amounts or take a break.

It's also worth checking with your bank or building society - they might be able to help you with your debts or let you delay loan or credit card repayments.

### **If you can't pay your energy bills**

Speak to your energy supplier as soon as you can. You might be able to set up a payment plan with them to help spread the cost of your bills. Your supplier has to help you come to a solution. You should try to negotiate a deal that works for both of you. You can try to negotiate a better deal. If you don't, your supplier might make you have a prepayment meter installed.

### **Find out more about what to do if you're struggling to pay your energy bills.**

[What to do if you're struggling to pay your energy bills - Citizens Advice](#)

<https://www.askbill.org.uk/energy/>

If you're in debt to your energy supplier, you might be able to get a grant to help pay it off. There are several energy companies who offer grants and schemes that are open to anyone - you don't have to be a customer. When you apply for a grant, you'll have to provide detailed information about your financial situation in your application. You may need to complete a budget sheet with a Financial Conduct Authority (FCA) approved adviser.

Visit [Grants to pay off your energy debts - Citizens Advice](#) for more information.

You could get £140 off your electricity bill for winter under the Warm Home Discount Scheme. [Warm Home Discount Scheme - GOV.UK \(www.gov.uk\)](#) The money is not paid to you - it's a one-off discount on your electricity bill, between October and March.

### **If you have a prepayment energy meter**

Your supplier will try to help you find ways to keep your energy supply connected if you can't top up your meter because of immediate hardship.

Tell your supplier as soon as possible if you can't top up. You'll find their contact details on their website or on your bill.

Check our advice on what to do if:

you can't afford to top up your prepayment meter

you can't get to a shop to top up your prepayment meter

## **If you can't pay your water bill**

It's best to speak to your water company as soon as you can if you're having problems paying your bill. You can find out more about what to do if you're struggling to pay your water bill.

[If you don't pay your water bill - Citizens Advice](#)

## **Check who your water supplier is:**

<https://www.water.org.uk/advice-for-customers/find-your-supplier/>

## **Help with your water bills:**

<https://www.ccwater.org.uk/households/help-with-my-bills/>

<https://www.askbill.org.uk/water/>

You can reduce your bill by up to 50% with Essex and Suffolk Water tariffs. These would be suitable for you if:

- Your total household income is less than £16,105, and your annual water bill is more than 3% of your net household income (after housing costs, rent or mortgage payments)
- A member of your household receives Pension Credit, and your annual water bill is 3% or more of your net household income (after housing costs, rent or mortgage payments), or
- Your income is not enough to cover your essential bills – in this case, you'll need a financial assessment from an independent debt advice organisation, such as StepChange Debt Charity, along with your application.

If you are in arrears with your water bill, Essex and Suffolk Water offer an arrears support scheme to write off your water debt over a two-year period. This is a once only opportunity and you must maintain ongoing payments of your current charges to receive this support. To apply you would need to seek free independent debt advice and complete a financial budget. If your circumstances show that you are unable to pay the debt within a three-year period, you will qualify. They also offer payment breaks and direct payments from benefits.

Full details of these schemes and how to apply can be found at:

<https://www.eswater.co.uk/services/extra-support/financial-support/>

Similar schemes are also run by Thames Water which can be found at:

<https://www.thameswater.co.uk/help/account-and-billing/financial-support>

**WaterSure** is a scheme which helps some people with their water bills. To apply for the scheme, you must be on benefits and need to use a lot of water either for medical reasons or because your household has a certain number of school-age children. You also need to be on a water meter or be waiting to have one installed.

Details of the scheme can be found at:

[Watersure Scheme](#)

## **If you are struggling to manage or repay your debts**

If you are struggling with long term debt repayments, there is help available to you.

From bereavement to illness, and from relationship breakdown to unemployment, these life events can plunge people into financial hardship, particularly those who are already struggling to make ends meet. For many, the result can be a financial crisis.

Visit our [Barking and Dagenham Money](#) website for help and advice on a range of solutions including:

- Debt advice
- Emergency Support
- Benefits
- Getting into Work
- Money Tools
- Gambling Support
- Divorce and separation
- Scams
- Mental Health Support
- Dealing with mis-selling, including advice on how to claim compensation and make a complaint
- Family and care
- Budget, Benefits, Car costs, Credit Card, Baby budget, Loan, Mortgage and Divorce calculators
- Immigration support



**Stepchange** debt charity offer the widest range of debt solutions to help, no matter what you're dealing with.

Solutions they can support you with include:

- Debt Management Plan (DMP)
- Debt Relief Order (DRO)
- Individual Voluntary Arrangement (IVA)
- Breathing Space Scheme
- Bankruptcy Advice
- Equity Release
- Token Payment Plan
- Mortgage Advice

Their advice is free, and they will support you for as long as you need. You can complete the process entirely online or switch between their online and phone service as you choose.

Take the 60 second debt test to help find out in just one minute if you need help with your debts [Debt Test. Assess & Tackle Your Debts Today.](#)

Contact Stepchange at <https://www.stepchange.org/contact-us.aspx> or by calling 0800 138 1111 Monday to Friday 8am to 8pm and Saturday 8am to 4pm.

Alternative help is available through Citizens Advice at [CAB debt and money](#) or Debt advice line UK at [Helping people in debt | Debt Advice Line](#)

### **If you've got less money because of a change in your circumstances**

If you've had a change in circumstances that has resulted in a loss of income you might be able to claim benefits or get more money on your current benefits if:

you've lost your job

or you're self-employed and can't get work or your income has reduced

or you are on reduced working hours

Check what benefits you can get if you're affected by any of the above. There are a number of online benefit and budgeting calculators that will help you to see what you may be entitled to with information on income-related benefits, tax credits, contribution-based benefits, Council Tax Reduction, Carer's Allowance, Universal Credit, how these are calculated and how your benefits will be affected if you start work or change your working hours:

- [Benefit and budgeting calculator | Policy In Practice \(betteroffcalculator.co.uk\)](#)
- [Turn2us Benefits Calculator](#)
- [Benefits Calculator - entitledto - independent | accurate | reliable](#)
- [Money Manager for Universal Credit claimants | MoneyHelper](#)

You may be able to claim Universal Credit <https://www.gov.uk/apply-universal-credit> and/or Personal Independence Payments <https://www.gov.uk/pip/how-to-claim> if you are unable to work due to a health condition.

You may be able to claim Council Tax Support if your income has reduced. You can claim online at <https://www.lbbd.gov.uk/claim-council-tax-support>

Maternity Allowance, Child Benefit, Milk Vouchers & additional support are available at <https://www.healthystart.nhs.uk/>

If you've had a change in circumstances or have run out of money and can't afford essentials like food or heating, there are emergency funds to help you. Our Homes and Money Hubs are open for a drop in at Barking Learning Centre and Dagenham Library from 9am to 4pm, Monday to Friday or via [homesandmoneyhub@lbbd.gov.uk](mailto:homesandmoneyhub@lbbd.gov.uk).

### **Reducing your household bills**

Join the Community Food Club and you could reduce your food shopping bill by having access to £20 worth of shopping each week. Membership is available for one person per household, to visit once a week and is valid for 3 months. Your membership will give you access to support from a wide range of services, providing advice on finances, health, employment, training and skills.

Visit <https://www.lbbd.gov.uk/community-food-clubs>

### **Social tariffs**

Can provide a safety net for eligible households who might be struggling to afford their broadband or mobile services. The broadband market offers customers a wide range of choice, with different deals available to suit different needs. Some providers offer social tariffs which are only available to customers who receive certain government benefits.

Visit [Cheaper broadband and phone packages - Ofcom Social Tariffs](#) for more information.

In addition to these tariffs, other support might be available to customers who might not be able to get online because they struggle to afford internet services. If you're struggling to pay your mobile phone or broadband bill, you should speak to your provider as soon as possible to see how they can help.

### **Free data**

The charity, Good Things Foundation is working in partnership with Virgin Media O2 and Vodafone to roll out a data gifting initiative called the National Databank. As members of the

National Databank, LBBB has been given exclusive access to free data to support residents who are experiencing data poverty by gifting them free data for a set period of time. You do not have to be an O2 or Vodafone customer, but you may need to have an unlocked handset. We may be able to refer you from a hardship application or you can visit Barking Learning Centre and Dagenham Library from 9am to 4pm, Monday to Friday for more information.

## **Budget Planner tools**

There are a number of available online to help you manage your finances:

- [Budget Planner | Free online budget planning tool | MoneyHelper](#)
- [Budget Planner: how to manage your money - MoneySavingExpert](#)
- [Work out your budget - Citizens Advice](#)

## **If you can't pay your rent**

You should explain the situation to your landlord straight away - they might give you more time to pay or agree to reduce your rent.

You still need to pay your rent. If you've fallen behind with your rent you should start dealing with rent arrears. You can also check if you can get extra financial help.

If your landlord doesn't offer to be flexible with your rent payments, it's a good idea to pay as much as you can afford and keep a record of what you discussed.

You should also contact your nearest Citizens Advice - an adviser can help you explain things to your landlord.

Barking & Dagenham Citizens Advice Bureau - <https://bdcab.org.uk/>

You may be entitled to benefits to help with housing costs if your income has reduced, even if you're still working.

## **Housing advice and homelessness prevention**

As a council we aim to support residents who are facing housing issues or homelessness.

Visit <https://www.lbbd.gov.uk/housing-advice-and-homelessness-prevention> where you will find information about how to avoid homelessness or what to do if you are homeless.

Alternatively, please call 020 8724 8323, Monday to Friday 9am to 5pm, or email [housingadvice@lbbd.gov.uk](mailto:housingadvice@lbbd.gov.uk) and we will make every effort to respond to you as soon as possible.

## **If your landlord has started court action to evict you**

You can find out more about what to do if you're being evicted for rent arrears. (link below)

[Eviction notices from private landlords - Shelter England](#)

You can also find out more about support for renters on GOV.UK.

[Private renting for tenants: evictions - GOV.UK \(www.gov.uk\)](#)

## **If you can't pay your mortgage**

Get in touch with your mortgage provider immediately to find out more about how they can assist you.

You can also find out more about dealing with mortgage problems.

[How to deal with mortgage debts - Citizens Advice](#)

If you're a homeowner, you might be able to get help towards interest payments on:

- your mortgage
- loans you've taken out for certain repairs and improvements to your home

This help is called Support for Mortgage Interest (SMI).but you will need to be in receipt of a qualifying benefit – Income Support, Income Based JSA, Income Related ESA, Universal Credit or Pension Credit.

You can start getting the loan:

- from the date you start getting Pension Credit
- after you've claimed Income Support, income-based JSA or income-based ESA for 39 weeks in a row
- after you've received Universal Credit for 9 months in a row, as long as you're not getting certain income

Please visit <https://www.gov.uk/support-for-mortgage-interest> for more information.

## **Emergency funds from your local council**

Local councils are now responsible for helping you if you've been hit by a disaster like a fire or flood, or had a significant change in circumstances and you're suddenly homeless or can't afford food or necessities.

The type of help varies from council to council, there are no set rules about what they have to provide. Some will direct you to food banks and churches, some will give you a card loaded with cash that lets you buy food (but not alcohol or cigarettes), and some will give you a short-term loan. You don't have to be on benefits to get this help.

## **Advance benefit payments**

An advance benefit payment can help if you:

- haven't received your first benefit payment
- are waiting for a decision on your claim
- have reported a change in circumstances that will increase your benefits

You can apply if you claim:

- jobseeker's allowance, income support or employment and support allowance
- pension credit or state pension
- carer's allowance

You'll need to phone to [apply for a short term benefit advance](#)

You usually have up to 12 weeks to pay back the money.



## Universal Credit advance payments

You can [apply for a universal credit advance payment](#) if you claim universal credit.

You have up to 12 months to pay back an advance of universal credit.

## Help! I'm broke and need emergency support

### Cash in a crisis – Get help paying for daily essentials

In conjunction with the Individual Assistance Payment Scheme, the council also has a Household Support Scheme to support people in extreme hardship due to rising living and energy costs (April 2022 to September 2022). There is no set limit to the time that an award can be made for, and the council will decide what amounts and periods are appropriate. It may be appropriate to make an award for a short period to give the customer time to sort out their financial and/or personal circumstances. Or it may be appropriate to make a longer indefinite award or a one-off payment. It is not intended that either of the funds will be a long-term solution.

They may give vouchers, direct payment to suppliers, BACS or text payments and referrals for essential items such as:

- food
- gas and electricity costs
- essential household appliances (setting up home, leaving care, disaster, maternity needs)

As the funds are both discretionary and limited there are levels to the amount, we can consider giving you based on your family make up and this is in line with benchmarking using weekly data from The Joseph Rowntree Organisation, Shelter & Policy In Practice.

For example:

<b>Single, working age</b> Food and drink £58.81 Utilities £23.68  Total £82.49	<b>Couple, working age</b> Food and drink £74.20 Utilities £31.21  Total £105.41	<b>Couple with one child</b> Food and drink £96.09 Utilities £36.15  Total £132.24	<b>Couple with two children</b> Food and drink £106.78 Utilities £39.35  Total £146.13
<b>Single with one child</b> Food and drink £85.74 Utilities £28.61  Total £114.35	<b>Single with two children</b> Food and drink £99.04 Utilities £31.81  Total £130.85	<b>Each additional child supplements</b>  £18.36 food  £3.20 utilities	<b>Disability or special diet supplement</b>  £ 15.61  <b>Under 2's supplement *</b>  £24.85

## **Making the Individual Assistance Scheme (IAP) claim**

The customer must make a formal claim for Individual Assistance or Household Support before the Council can consider making an award. The claim must be made through the following methods:

- Online form. <https://www.lbbd.gov.uk/household-support-fund-and-individual-assistance-payment-iap-hardship-support-schemes>
- Personal support – face to face, phone appointments
- Asking us to visit you if you are unwell or unable to leave the house.

**Please note** applications will be taken by email and for vulnerable residents or those without access to the internet they will be taken over the phone by appointments from the visiting team.

For an application form or to return a completed form please email [benefits@lbbd.gov.uk](mailto:benefits@lbbd.gov.uk)

For Vulnerable residents who require additional support please email

[visitingandwelfareemails@lbbd.gov.uk](mailto:visitingandwelfareemails@lbbd.gov.uk)

### **To Apply for an Individual Assistance Payment you will need:**

- your national insurance number
- your full name
- your date of birth
- your contact telephone numbers (including a working mobile number) and email address
- full names, dates of birth and national insurance numbers for everyone living in your household
- your current full address and postcode
- if applicable your tenancy start date and full details of the property you are moving to
- details of benefits you receive and how much you get
- details of any organizations helping you
- details of household income and expenses
- details of your savings
- details of why you need help and any supporting information

### **Evidence Checklist:**

#### **The following evidence will be required in support of any applications received:**

- If you do not have a live claim for Housing Benefit or Council Tax Support with The London Borough of Barking and Dagenham, then you are required to provide proof of your identity (current passport or driving licence)
- Recent bank statements for all accounts held (full statements – mini statements are not acceptable) held by the applicant and partner (where applicable) covering two months and showing all transactions so that your expenses can be verified.
- Evidence of your household income. This may be recent wage slips covering the last 2 months, proof of self-employed income, student finance, proof of state benefits or any other income you receive. If you are in receipt of Universal Credit (UC) you should provide the full breakdown of your most recent UC award showing all elements and deductions and what they are for.
- Evidence of your current rent or mortgage payments
- If you are applying for assistance with utility debts (gas/electric/water) then applications should be supported with an up-to-date bill showing how much you currently owe, your

account/reference number, the suppliers name and address and bank details as any support for utility debts will be paid directly to the supplier.

- If you are applying for the replacement of essential white goods (oven/washing machine/fridge freezer) or other household items, then you should provide photographic evidence of damaged/broken items. A visit to the property may be required to verify the damage. If you have received a quote for a repair of the item, then provide evidence.
- If you are applying for assistance with rent arrears applications, this should be supported by your current tenancy agreement and a recent rent statement or letter from your landlord showing your current arrears, the landlords name, address and bank details as any support for rent will be paid directly to the landlord/letting agent.

Further evidence may be requested for high expenses such as car finance, insurance, childcare costs or any other expenses. The Council reserves the right to verify any information or evidence provided by the customer.

The person claiming support must be the person requiring the assistance unless they are acting on behalf of the person concerned who may include appointees, someone on the person's behalf such as a relative or social worker (countersignature & relevant authorities required) or a supportive department or organisation e.g. Citizens Advice Bureau (CAB).

Where changes are anticipated, applications for support can be made in advance and will be looked at individually.

### **How will we use & share this information?**

Information collected during the application process will be used to assess an applicants' claim. Information will be cross matched with other data held by the Council and third-party agencies e.g. DWP, HMRC for verification purposes.

In assessing a claim, it may be appropriate to make referrals within the Council or to external agencies to provide advice or support.

To allow the council to communicate and provide services appropriate to your needs, for example Free School Meal applications

The Council may also share data with both internal and external organisations for the purposes of validating any applications or support you may make or have made for other Council services such as Housing Applications, School Placements, Homeless Applications, Homes & Money Hub, Job Brokers & Right to Buy Applications. Please note that this list is not exhaustive.

Subject to a legal gateway, your information may also be shared for the prevention of fraud and criminal activity with (list not exhaustive):

- The police
- Immigration Service, Absconder Services and/or UK Border Agency
- Health and social care organisations
- Other Local Authorities

### **What happens next**

#### **Decisions**

Possible outcomes of a Household Support application are that that the:

- Household Support is refused.

- Household Support is awarded in full.
- Household Support is awarded in part i.e. less support paid than applied for or paid over a shorter period.
- Or Further information is required.

The Household Support will be awarded on the basis of the known facts and evidence supplied.

**When deciding on your application we will consider:**

- Who lives in your household & what they can contribute IE Grown up children?
- Any relevant disabilities & reasonable associated expenses (further evidence may be required to verify expenses).
- Your Savings/Capital
- Your employment status –
  - Have you recently been made redundant or unemployed & what pay you are eligible to
  - Self Employed
  - On Statutory Sick Pay
- If your landlord has been informed & whether a reduction or arrangement can be made
- Whether you have contacted you Mortgage provider and the outcome
- If you have spoken with utility providers & what agreements are in place
- Prepayment utilities IE Key Meters
- Have you claimed all benefits/income that you may be entitled to:
  - Free School Meals
  - Council Tax Support
  - CTRS Hardship Application
  - Universal Credit
  - Housing Benefit (if Eligible)
  - Disability Benefits
  - Child Maintenance
- If you are in receipt of benefit have all changes been notified & you now get your maximum eligible award.
- Would a Discretionary Housing Payment or Individual Assistance payment help you instead?
- Have you checked costs or received a quote for the repair of white goods against the cost of a replacement?

Decisions will be in writing and will include details (if awarded) including:

- Period of the Household Support award.
- Weekly or total amount of Household Support award and how the award will be paid.
- The right of the claimant to ask for a review of the award and the time and manner of doing so.
- The right of the LA to amend suspend or cancel an award when deemed necessary or appropriate.
- The claimant's duty to report any change of circumstances.

The Council will aim to make decisions within **10** working days where all applications and supporting documents are supplied. Where it is apparent that there are extenuating circumstances the payment time may be reduced.

Whenever possible, decisions on applications for help with the costs of food, goods for infants/children, gas, electricity, or emergency travel will be made before the end of the next working day.

## **Appeal Rights**

The council will write to the customer to confirm the Household Support decision but as an award is discretionary there are no appeal rights to an Independent Tribunal. But the customer can ask the council to look at their case again if they are not happy with the outcome of their request for support. This would need to be made in writing, stating the reasons you are asking for a review of the decision and be signed and dated. Review Requests should then be sent to [benefits@lbbd.gov.uk](mailto:benefits@lbbd.gov.uk) and it will then be dealt with by a Senior Benefits Officer/Manager and the outcome notified in writing within 28 days.

## **How payment to be made**

The payment can be made by either of the following methods

- Payments will be made by phone text payment (ATM withdrawal link) and you will receive instructions via a text message to your mobile number should your application be successful. Please see links below detailing how the system works and locations:  
<http://pin4.com/uk/#how-it-works>  
<https://www.pin4atm.com>
- If you are unable to receive awards issued by pin4cash we may be able to issue a direct payment to your account only in exceptional circumstances where you are vulnerable or have mobility issues. Please ensure you provide the account you wish to receive the monies into as we are unable to change the account after payment has been agreed and made.
- Direct payment to your utility provider or landlord.