

London Borough of Barking and Dagenham

Hardship Payments (IAP) 2020/2021

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 on a short term and temporary basis. 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 IAP 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.
- The IAP 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 to support the residents across a broad range of services. This will include referrals of IAP 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.

We want to help people who are:

1. 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.
2. Recently engaged in employment to aid the financial changes & support back to work activities.
3. Taking positive steps to reduce their overheads/outgoings e.g. reducing household bills, attending financial management activities etc.
4. Able to prove hardship e.g. proof of no assets.
5. Experiencing short term financial issues associated to illness or disability.
6. Been hit by disaster or emergency such as fire or flood
7. 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

- Helping people who are trying to help themselves.
- Prevent and reduce hardship and poverty.
- Encouraging and sustaining people in secure paid employment.
- Help people through personal crises and difficult events.
- Promoting good educational outcomes for children and young people.
- Supporting young people in the transition to adult life.
- Supporting the vulnerable and elderly in the local community.
- To support the most vulnerable residents who are least able to help themselves (eg Terminally Ill or Severely Disabled)

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.

AND/OR

- Unemployed or on a low income
- COVID 19 impacted – short term need due to being furloughed, having no income and/or earnings
- 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.

Awards will only be made where there is no alternative means of meeting your need. This includes help and support from friends and family or the Department for Works & Pensions (DWP).

If you can't pay your bills because of coronavirus

There are things you can do if you're struggling to pay things like your rent, mortgage or energy bills because of coronavirus.

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've got less money because of coronavirus

If you've been affected by coronavirus, you might be able to claim benefits or get more money on your current benefits if:

you have coronavirus, or you're following guidance to stay at home

you've lost your job

or you're self-employed and can't get work

you can't work because your workplace has closed

Check what benefits you can get if you're affected by coronavirus.

If you've been struck by disaster or have run out of money and can't afford essentials like food or heating, there are emergency funds to help you.

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 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.

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.

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

If your landlord has started court action to evict you

The court service has postponed all eviction processes for 3 months from 27 March 2020. If your landlord has gone to court to evict you, you won't have to leave your home yet.

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

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

If you can't pay your mortgage

The government has announced that if you can't pay your mortgage because of coronavirus you might be able to have a 3-month payment holiday. You won't be able to do this if you're behind with your payments.

Get in touch with your mortgage provider to find out more.

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

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.

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

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 coronavirus.

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.

Help! I'm broke and need emergency support

Cash in a crisis – Get help paying for daily essentials

The council has a Local Welfare Assistance Scheme for people in extreme hardship. There is no set limit to the time that an IAP can be awarded for and the council will decide what award period is appropriate. It may be appropriate to award an IAP 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 the fund will be a long-term solution.

They may give vouchers 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:

Single, working age Food and drink £48.07 Utilities £18.21 Total £66.28	Couple, working age Food and drink £60.65 Utilities £24.01 Total £84.66	Couple with one child Food and drink £78.53 Utilities £27.81 Total £106.34	Couple with two children Food and drink £87.27 Utilities £30.27 Total £117.54
Single with one child Food and drink £65.95 Utilities £22.01 Total £87.96	Single with two children Food and drink £80.95 Utilities £24.47 Total £105.42	Each additional child supplements £15.00 food £2.46 utilities	Disability or special diet supplement £ 12.01 Under 2's supplement * £19.11

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

Making the IAP claim

The customer must make a formal claim for IAP before the Council can consider making an award. The claim must be made through the following methods:

- Online form.
- Personal support – face to face, phone appointments
- Asking us to visit you if you are unwell or unable to leave the house.

Please note during Covid 19 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.

For an application form or to return a completed form please email benefits@lbbd.gov.uk

For Vulnerable residents who require additional support please call 020 8724 2115 or email homesandmoneyhub@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
- 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

Supporting documents for the above may be required i.e. paper versions/checking databases, at the point at which the application is made. This will include income, outgoings, and any savings.

The Council reserves the right to verify any information or evidence provided by the customer.

The person claiming IAP 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 IAP 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 an IAP application are that that the:

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

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

IAP awards will normally come with conditions e.g. requirements to attend a number of interviews, working with the Job Broker, Homes and Money Hub Team etc. This may be a requirement of the award before further IAP applications will be considered.

A review date for a longer term IAP award may be set; this will usually be after three/six months. This may lead to a repeat award, termination of the award or, increase or decrease of the award. Failure to meet any conditions of the award may also result in termination of an award.

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
- Your Savings/Capital
- Your employment status –
 - Are you recently Furloughed & what pay you are eligible to
 - Self Employed
 - On Statutory Sick Pay
 - Key Worker
- 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 that you may be entitled to:
 - Free School Meals
 - Council Tax Support
 - CTRS Hardship Application
 - Universal Credit
 - Housing Benefit (if Eligible)
- If you are in receipt of benefit have all changes been notified & you now get your maximum eligible award
- Would a Discretionary Housing Payment help you instead?

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

- Period of the IAP award.
- Weekly amount of IAP.
- The requirements of the successful applicant to carry out positive actions to assist their situation before they are considered for further IAP awards.
- 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 IAP when deemed necessary or appropriate.
- The claimant's duty to report any change of circumstances.

The Council will be able to make decisions within **5** 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 IAP decision but as an IAP 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 an IAP. 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 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 will be made by BACS transfer direct into your nominated account, Post Office Vouchers can be issued in certain circumstances.