

A quick guide to

Scottish Welfare Fund

Briefing note 5 – version 7



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The Scottish Welfare Fund is administered by the Highland Council and is intended to offer grants or in kind support. These grants are available to people who do not have alternative means of paying for what they need. They do not need to be paid back. Grants are intended to meet one-off needs rather than on-going expenses.

Crisis Grants

A grant can be awarded in case of crisis to meet expenses that have arisen as a result of an emergency or disaster in order to avoid serious damage or serious risk to the health or safety of the applicant or their family.

Community Care Grants

A grant can be awarded in support of independent living to:

- help people establish themselves in the community following a period of care where circumstances indicate that there is an identifiable risk of the person not being able to live independently without this help;
- help people remain in the community rather than going into care where circumstances indicate that there is an identifiable risk of the person not being able to live independently without this help;
- help people set up home in the community, as part of a planned resettlement programme, following an unsettled way of life;
- help families facing exceptional pressures;
- help people to care for a prisoner or young offender on release on temporary licence.

Who will use the Scottish Welfare Fund?

It is anticipated likely users of the Scottish Welfare Fund will include (this list is not exhaustive):

- disabled people and people with mental health problems
- lone parents
- unemployed people
- older people
- care leavers
- homeless people
- ex-offenders
- carers.

Alternatives to the Scottish Welfare Fund

It is not intended that Crisis and Community Care Grants should duplicate other provision. In particular, grants should not be substituted for support provided under established community care arrangements. Wider support may help to prevent repeated applications in the longer term. Applicants may benefit from:

- Financial advice (including budgeting, financial education, debt advice, ways of saving money).

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- Support to maximise income (including benefits advice and support in applying for benefits).
- Support for housing and tenancy issues including, but not limited to, housing support services for tenancy sustainment, advice on landlord/tenant disputes and home ownership issues.
- Signposting to other services e.g. Highland Healthy Homes and other information (including information about fuel efficiency, loft insulation, safer homes, the value of home contents insurance etc.)
- Mediation and advocacy support.
- “Resilience” support (including befriending, building local networks, education training and employability support).

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Who can apply for Crisis and community care grants?

Eligibility for Crisis Grants

The pre-requisites are being 16 or over, being on a low income and not having any access to any other appropriate source of financial support. It is for the Highland Council to determine what constitutes a low income. A person entitled to one of the following benefits will be considered to have met the condition of being on a low income. However, it is not essential to be in receipt of one of these benefits to be eligible.

- Income Support,
- Income- based Jobseeker’s Allowance,
- Income related Employment Support Allowance,
- Universal Credit,
- Pension Credit,
- Incapacity Benefit.

The applicant is assessed as an individual but information for the partner and other members of the family is collected, for example in relation to income, health issues and other problems, to inform prioritisation.

Eligibility for Community Care Grants

Applicants should be aged 16 or over and be on a low income. It is for the Highland Council to determine what constitutes a low income. A person entitled to one of the following benefits will be considered to have met the condition of being on a low income. However, it is not essential to be in receipt of one of these benefits to be eligible.

- Income Support
- Income- based Jobseeker’s Allowance,
- income related Employment Support Allowance,
- Universal Credit,
- Pension Credit,
- Incapacity Benefit.

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The applicant is assessed as an individual but information for the partner and other members of the family is collected, for example in relation to income, health issues and other problems, to inform prioritisation.

Exclusions for Crisis Grants

The number of awards that any person can receive should normally be **limited to three in any rolling 12 month period** across all Local Authorities e.g. if an applicant has received a Crisis Grant from Highland Council and subsequently moves to Aberdeen-shire, they are only eligible for a further 2 grants from Aberdeen-shire Council. Where a person is part of a couple, each partner can receive 3 grants in a 12 month rolling period.

Exclusions for Community Care Grants

The Highland Council is not required to make a decision on an application for a Community Care Grant if the applicant is:

- resident in a care home, unless there are plans for discharge within 8 weeks
- a hospital in-patient unless there are plans for discharge within 8 weeks
- lawfully detained unless there are plans for release within 8 weeks, or a release on temporary licence
- a member of a religious order who is being fully maintained by it.

The length of time the applicant has received care should normally either be:

- a period of three months or more; or
- a pattern of frequent or regular admission to institutional or residential care clearly linked to the nature of the applicant's disability or circumstances.

In the case of prisoners, the minimum period served in civil custody (rather than sentence) should be three months.

There is **no limit** on the number of Community Care Grants that can be awarded to an individual in a year.

Exclusion for both Crisis Grants and Community Care Grants

If a person has applied for a Community Care Grant or a Crisis Grant for the same items or services within the last 28 days, a decision has already been made and

there has not been a relevant change of circumstances, then the Highland Council is not required to make a decision on the application.

Sanctions and Disallowances

Applicants subject to a disallowance or a sanction by DWP can apply for help from the Scottish Welfare Fund by applying for Crisis Grants and Community Care Grants, in the same way as any other applicant. Local Authorities should consider eligibility and prioritisation in the normal way. The reason for the sanction or the way

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it has been applied should not be taken in to consideration in assessing the application.

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Scottish Welfare Fund Grants are intended to meet one-off needs and cannot provide an alternative source of regular income for those subject to DWP sanctions or disallowances. Applicants should be encouraged to engage with DWP to find a sustainable longer term solution, for example appealing the sanction, applying for a hardship payment or meeting the requirements attached to the sanction.

What support may be given?

Crisis Grants

Applications for Crisis Grants can be made for living expenses or for essential items following a disaster or emergency. Some examples of living expenses, in terms of specific items and services, are:

- food
- essential heating costs
- nappies, toiletries
- travel costs
- costs for accommodation in a hostel.

Rent in advance is not available from the Scottish Welfare Fund. It may be met from Discretionary Housing Payments or by the individual applying for a Budgeting Loan.

Community Care Grants

Applications for Community Care Grants are for items and awards may be in cash or in kind. Awards for items should include delivery and installation or fitting fees. Some examples of items for which an award might be made are:

- furniture (like settee, armchair, carpets, curtains, wardrobe)
- household equipment (like cooker, fridge, washing machine, bed, bedding, clothing)
- travel costs
- removal expenses
- storage charges
- installation charges for cookers and washing machines
- connection charges for gas and electricity
- repair of broken or faulty items or appliances

It is for the Highland Council to determine whether a grant should be made as a Crisis or a Community Care Grant. If an applicant applies for one, the Local Authority may decide to award the other if it is more appropriate to the applicant's circumstances. The Highland Council may make an award in principle, for example subject to the successful agreement of a tenancy, to be fulfilled at a later date. This is to allow applicants and their support workers to plan ahead in securing furniture.

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How can you apply to the Scottish Welfare Fund?

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You are able to apply to the Scottish Welfare Fund in 3 ways:

- **Online:** www.highland.gov.uk/welfare-fund
- **Telephone:** 0800 083 1887
- **By post:** Application form and pre-paid envelope

The Department for Work and Pensions is responsible for:

DWP Short Term Advances: When someone makes, or is about to make, a new claim to benefit, they can sometimes encounter a period of financial need before receiving their first payment of benefit. Short-term Advances of benefit will help claimants through that period by providing an advance of their future benefit award, which will then be recovered from subsequent payments of benefit.

Further details: Contact your local Jobcentre Plus office.

DWP Budgeting Loans: Budgeting Advances will replace Budgeting Loans for Universal Credit claimants. Budgeting Loans will continue for other benefit claimants until all claims have migrated to Universal Credit. For details: Contact your local Jobcentre Plus office or visit: www.gov.uk/budgeting-loans

Other help available from DWP

- **Funeral Payments:** If you're on a low income and need help to pay for a funeral you're arranging. How much you get depends on your circumstances and if you qualify. Further details: Bereavement Service Helpline: **0845 606 0265** or visit www.gov.uk/funeral-payments
- **Sure Start Maternity Grants:** You could get a one-off payment of £500 to help towards the costs of having a child. You usually qualify for the grant if you've no other children and in receipt of certain benefits. Further details: Telephone: **0800 055 6688** or visit: www.gov.uk/sure-start-maternity-grant
- **Cold Weather Payments:** You may be entitled if you are in receipt of certain benefits. Payments will be made when your local temperature is either recorded as, or forecast to be, an average of zero degrees Celsius or below over 7 consecutive days - payment of £25 for each 7 day period of very cold weather between 1 November and 31 March. Further details: Telephone: **0845 600 1506** or visit: www.gov.uk/cold-weather-payment
- **Winter Fuel Payments:** You could get between £100 - £300 tax-free to help pay your heating bills if you were born on or before 5 July 1951. This is known as a 'Winter Fuel Payment'. Further details: Winter Fuel Payment Helpline: **0845 915 1515** or visit: www.gov.uk/winter-fuel-payment