# Orkney Islands Council Scottish Welfare Fund



## **Crisis Grants**

A grant can be awarded to meet expenses that have arisen as a result of an emergency or disaster where financial assistance is required in order to avoid serious damage or serious risk to the health or safety of the applicant or their family. In the case of an emergency, only living expenses can be awarded, and in the case of a disaster, both living expenses and household goods may be awarded.

- An emergency is a circumstance of pressing need which requires immediate action.
- A disaster will normally result in significant damage to, destruction or loss of, possessions or property.

#### What will a Crisis Grant cover?

- Immediate short-term living expenses needed until your next income is due because of an emergency; or
- Living expenses or items where the need for them has arisen because of a disaster.

# Am I eligible to apply?

You must be aged 16 years or over, resident in the local authority area, and be on a low income:

It is for the Local Authority 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 Jobseekers' Allowance;
- Income --related Employment and Support Allowance;
- Pension Credit;
- Universal Credit
- Payment on account of one of the above benefits.

Applications can be made online on the Orkney Islands Council website, over the phone or face-to-face at the Council Offices.

#### You will not be entitled to apply if:

- You have a benefit claim in progress and the benefit claimed has still to be paid. You contact the Department for Work and Pensions to request a short-term benefit advance.
- You have access to other resources that would see you through the crisis.
- You apply for needs that are specifically excluded for example, ongoing needs that are likely to become a feature of normal expenditure. For more details you can refer to the Council's Scottish Welfare Fund Policy.
- You have already received three awards in the last 12 months.
- You have applied in the past 28 days for the same items or services unless there has been a relevant change of circumstances.

#### How much grant is available?

The amount of money that the Council can spend each year for the Scottish Welfare Fund is limited. Even if your application is considered as being eligible to qualify for a grant it does not mean that you will receive an award. Your application will be assessed on:

- The nature, extent, severity and urgency of need;
- The vulnerability of the applicant and the likely consequences of refusal;
- Whether the application is considered a high, medium or low priority;
- The level of funding available and the priority of the application.

For applicants that are non-householders, the maximum amount that a person can be awarded for living expenses will be limited to 30 per cent of the Income Support personal allowance plus the full rate for each dependent child (for householders the rate is 60 per cent).

#### How will the grant be paid?

- Grants may be paid directly to your bank account, in cash or in kind.
- If successful, your application will be paid as soon as possible, but within two working days.

# Appeals

If you are unhappy with the outcome of your application you may ask for a review of that decision within 20 working days of the date of that decision.

## Where to get more information

You can get more information from the Council's Enterprise & Sustainable Regeneration Service – Benefits Team, Council Offices, Kirkwall, Orkney, KW15 1JS.

Tel: 01856 873535 extension 2116; email <u>swf@orkney.gov.uk</u> Website: <u>http://www.orkney.gov.uk/Service-Directory/S/scottish-welfare-fund.htm</u>

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