

Delegated Decision Report

Decision below £250k



Subject:	Local Welfare Provision Policy 2025-26
Decision maker: Senior Officer	Fiona Greenway, Interim Executive Director of Resources
Decision maker: Cabinet Member	Cllr Abdul Jabbar MBE, Deputy Leader and Cabinet Member for Finance, Corporate Services and Sustainability
Decision date:	22 May 2025
Report author:	Fran Lautman, Assistant Director of Customer Experience
Ward (s):	All

Reason for decision

Local Welfare Provision (LWP) is a discretionary scheme to provide support to Oldham's most vulnerable residents experiencing financial crisis. Is it a scheme of 'last resort' as part of our commitment to work with a resident focus.

The purpose of the Local Welfare Provision Scheme is to provide support:

- To meet short term emergency/immediate support needs of vulnerable residents.
- To assist vulnerable residents to establish or maintain a home in the community.

This Delegated Decision Report seeks approval to adopt the Local Welfare Provision Policy (LWP) for 2025-26 included in **Appendix A**.

Recommendation(s)

To adopt the LWP Policy for 2025-26 included in **Appendix A**.

1. Background

- 1.1 LWP is a discretionary scheme to provide support to Oldham's most vulnerable residents experiencing financial crisis. It is a scheme of 'last resort' as part of our commitment to work with a resident focus. The scheme utilises the expertise and local knowledge of community groups, charitable organisations, and partner agencies in working together to support residents in difficult circumstances.
- 1.2 The purpose of the Local Welfare Provision Scheme is to provide support:
- To meet short term emergency/immediate support needs of vulnerable residents.
 - To assist vulnerable residents to establish or maintain a home in the community.
- 1.3 LWP is available to help with the provision of:
- Beds and Bedding
 - Essential domestic appliances/cookware
 - Essential domestic furniture
- 1.4 The council is committed to reducing its carbon footprint and as part of this initiative, items awarded via the LWP scheme may be pre-loved. Any pre-loved items awarded are fully reconditioned and checked prior to being offered and come with a 12-month warranty.
- 1.5 In 2024-25, 1380 LWP applications were received. 1356 were reviewed with it taking a 2-day average to process each form. The swift review period reflects the urgent support required. 348 applications were approved or partially approved with an approved rate of 25.22%. When a claim is not approved, the reasons why are clearly explained alongside signposting to other potential support from the Council and partners.
- 1.6 The LWP scheme for 2025-26 is included in **Appendix A**. There are no significant changes to the policy from 2024-25 – the wording of the policy has been reviewed with an aim to make it clearer with a focus on Plain English.

2. Alternative option(s) to be considered

- 2.1 To reject the policy and request an alternative.

3. Consultation

- 3.1 The Assistant Director of Customer Experience has engaged with officers from across Greater Manchester via the GM Live Well Financial Resilience Group. The purpose of this discussion was to establish consistency of support available across authorities. However,

this will not take place until summer 2025. Any key changes will be reviewed in 2025-26 ahead of a revised LWP policy for 2026-27.

4. Risks

- 4.1 Not having a LWP policy presents a level of risk around providing timely support to residents experiencing financial crisis.
- 4.2 Each of the ten Greater Manchester authorities have a LWP policy and it would present reputational risk to not have an effective and timely offer for residents.

5. Implications


Financial	<p>The Local Welfare Provision (LWP) is funded from reserves. Based on the current trajectory of spend, it is anticipated that the reserve will be fully utilised within the next two financial years.</p> <p>In 2025/26 the LWP will also benefit from an additional £25k allocation from the Household Support Fund (HSF). The use of these funds is included in the trajectory of spend detailed above.</p> <p>The adoption of the Local Welfare Provision policy will channel the way in which the LWP funding is spent.</p> <p>This will be based on the policies outlined in the document, which includes a targeted support model for a range of Oldham’s most vulnerable residents.</p> <p>The resource required to administer the policy will be contained from within existing resources.</p> <p style="text-align: right;">Matthew Kearns, Finance Manager</p>
Legal	<p>It is important that the Council has suitable policies and procedures in place that not only are designed to assist and support the residents in the borough with particular emphasis on the most vulnerable residents. A failure to have such appropriate and up to date policies in place could lead to legal challenges on behalf of the residents affected on the basis that the Council has failed in its local authority Equality Act obligations. This will of course lead to a negative reputational impact upon the Council but also negative cost implications.</p> <p style="text-align: right;">Alex Bougatef, Interim Borough Solicitor</p>
Equality impact including implications for Children and Young People	<p>The Local Welfare Provision (LWP) scheme is explicitly designed to support some of Oldham’s most vulnerable residents. The policy outlines targeted support for a range of</p>


	<p>residents, many of whom are likely to fall under the definition of having protected characteristics under the Equality Act 2010.</p> <p>The Welfare Provision Scheme 2025/26 supports the Council's ambitions to reduce inequality and promote inclusive access to support. The scheme is framed around dignity, fairness, and the prevention of future crisis, which aligns with the Council's wider equalities objectives and priorities under the Oldham Plan.</p> <p style="text-align: right;">Jonathan Downs, Corporate Policy Lead</p>
Other	N/A


Has the relevant Legal Officer confirmed that the recommendations within this report are lawful and comply with the Council's Constitution?	Yes
Has the relevant Finance Officer confirmed that any expenditure referred to within this report is consistent with the Council's budget?	Yes
Are any of the recommendations within this report contrary to the Policy Framework of the Council?	No

Background Papers under Section 100D of the Local Government Act 1972

none

Report author sign-off	
Role	Fran Lautman, Assistant Director of Customer Experience
Date of sign-off	15 May 2025

Approval	
Officer approval sign-off	
Role	Fiona Greenway, Interim Executive Director of Resources
Date of sign-off	15 May 2025

Approval	
Member(s) approval sign-off	
Role	Cllr Abdul Jabbar MBE, Deputy Leader and Cabinet Member for Finance, Corporate Services and Sustainability
Date of sign-off	23 May 2025

Oldham Council Local Welfare Provision Scheme Policy 2025/26

22 May 2025

Review date: 22 May 2026

1. Introduction

- 1.1 The Welfare Reform Act 2012 ended the provision of Community Care Grants and Crisis Loans for living expenses under the Discretionary Social Fund administered by the Department for Work and Pensions (DWP).
- 1.2 Funding was transferred from the DWP to Local Authorities (LAs) from 1 April 2013 to provide a locally administered scheme to help vulnerable residents in the Borough.
- 1.3 There was no statutory duty requiring LAs to deliver a scheme, but Oldham Council considered it to be in the best interests of the residents of the Borough to do so as part of our commitment to work with a resident focus. As a result of the reduction in funding, the Council administered a scheme in a way that ensures the funding provides support to Oldham's most vulnerable residents experiencing financial crisis.
- 1.4 Oldham's scheme is known as the Local Welfare Provision (LWP) scheme.
- 1.5 Our commitment to work with a resident focus is reflected in the LWP scheme. It utilises the expertise and local knowledge of community groups, charitable organisations, and partner agencies in working together to support residents in difficult circumstances.
- 1.6 Oldham Council is also committed to supporting local people to find sustainable, long-term solutions, so that help is provided to prevent people from facing crises and needing support in the future. As part of the process of assessing a claim for LWP, the Council seeks to identify whether applicants could benefit from other forms of support (such as benefit, debt or budgeting advice) which gives them the tools to address the root causes of any short-term problems which are causing them to turn to LWP for help.

2. Purpose of the Scheme

- 2.1 The purpose of the Local Welfare Provision Scheme is to provide support:
 - To meet short term emergency/immediate support needs of vulnerable residents.
 - To assist vulnerable residents to establish or maintain a home in the community.
- 2.2 Examples of the types of residents and the circumstances where an award may be considered are:

- Care Leavers under the age of 25
- People who have suffered a disaster/crisis such as fire or flood
- Families under exceptional financial pressure
- Vulnerable people
- People fleeing domestic violence
- People moving out of institutional or residential care
- People moving from supported accommodation to independent living
- People who are leaving prison or detention centres
- People who are chronically or terminally ill
- People with alcohol or drug issues who are receiving addiction support

This list is not exhaustive.

3. Principles of the Scheme

3.1 The LWP scheme is based around the following principles:

- The Council will treat each resident fairly and equitably with full consideration being given to their circumstances.
- The LWP scheme is a fund of last resort. This means that the Council will provide support to people who cannot access support through any other means. This will ensure that funding is retained to support those residents who are unable to access funding from other sources. The scheme is discretionary, which means an applicant does not have a statutory right to an award.
- The Council will consider making a LWP award to applicants who meet the qualifying criteria specified in this policy, providing that there is sufficient funding available.
- The Council reserves the right to vary the operation of the scheme during the year to ensure that the level of awards made does not exceed the funding available. The Council will provide support to applicants by means of signposting or referrals to other partners, regardless of the outcome of their claim for LWP, to avoid a future need to claim LWP.
- The Council will accept referrals from professionals and partners on behalf of a resident with their consent. A resident will need to directly provide the evidence requested to assess a claim with support from a professional or partner if needed

- The Council is committed to helping residents struggling with the rising costs of living. In addition to signposting to other organisations, the LWP team will make applicants aware of the help available including from the We Can Help campaign and Oldham Helpline.

4. Eligibility Criteria

4.1 To be eligible for an award the applicant must be:

- aged 16 or over
- be a resident of the borough or be able to demonstrate that they are about to become a resident of the borough
- in receipt of benefits such as, Universal Credit, Personal Independence Payment, Housing Benefit, Council Tax Reduction
- Awards may be given in exceptional circumstances to applicants who are not in receipt of one of the above benefits but who are experiencing financial crisis.

This list is not exhaustive.

4.2 An award will not be made where:

- help is likely to be available from other funds or schemes.
- the applicant has access to other funds which could be used to cover the costs, such as savings.
- the applicant owns a property other than the one in which they live.
- the need for LWP has been self-imposed by the applicant e.g., a benefit sanction enforced, loss of employment due to misconduct etc. except in exceptional circumstances e.g., unjust sanction where there is no other support available. This must be supported by a trusted referrer or support worker.
- the applicant has received an LWP award in the past 6 months (in cases of significant exceptional need the criteria can be relaxed).

5. The Application Process

5.1 The application process aims to be clear, transparent and accessible.

5.2 Applicants can request support through several access channels:

- online via the Council website
- through a trusted referrer including a professional or partner service supporting the applicant.

5.3 A phone line is available to answer any queries about the application process.

5.3 The application can be made by:

- the person to whom the application relates (the applicant)
- another person on behalf of the applicant (the representative)

5.4 Resident can access support to apply at the Customer Service Centre at Spindles. Computers are available across the Library network.

5.5 The application process is designed to provide consistent and fair decision making by gathering appropriate data and supporting information in an accessible way.

5.6 The Council may request reasonable evidence in support of an application for an LWP award:

- The applicant will be asked to provide the evidence within 10 working days of the request although this can be extended in exceptional circumstances.
- If the applicant is unable to or does not provide the required evidence within the timeframe stipulated, then the application will be treated as withdrawn by the applicant.
- The Council reserves the right to verify any information or evidence that the applicant supplies with third parties including other council departments, government agencies, other local authorities, external organisations or individuals. The Council may also use the information for the detection and prevention of fraud.
- Under data sharing powers contained within the Welfare Reform Act 2012 those administering the scheme will have access to DWP data in relation to benefits to support decision making.

5.7 The Council will signpost or refer the applicant to other sources of funding rather than make a LWP award.

6. Decision Making

6.1 In deciding whether to make an LWP award the Council will take a holistic look at the applicant's needs and circumstances, as well as the amount of funding available in the LWP fund and the anticipated demand for this funding.

6.2 The Council will consider:

- the financial circumstances of the applicant, their partner, their dependents, and anyone else who lives with them

- any sources of credit, such as cash cards, store cards, credit cards, cheque cards, cheque accounts, overdraft facilities and loans
- any other help which is likely to be available from other funds or schemes
- any expenditure of the applicant, any partner, their dependents and anyone else who lives with them
- the level of debt the applicant and their family has
- any medical issues, or other exceptional needs, of the applicant, their partner, their dependents, and anyone else who lives with them
- whether an LWP award could address the needs of the applicant
- whether granting an award would help prevent further or additional needs.

6.3 If the Council decides that an LWP award can be made they will determine the type of support to be awarded.

7. Types of Support

7.1 LWP is available to help with the provision of:

- Beds and Bedding
- Essential domestic appliances/cookware
- Essential domestic furniture

The council is committed to reducing its carbon footprint and as part of this initiative, items awarded via the LWP scheme may be pre-loved. Any pre-loved items awarded are fully reconditioned and checked prior to being offered and come with a 12-month warranty.

7.2 LWP awards will not be given for:

- A television or satellite cost or repair
- Installation of a telephone or telephone line
- Housing costs or arrears of rent
- Costs which can be met from other sources
- Debts
- Motor vehicle expenses
- TV licence
- Costs associated with care provision

7.3 The Council has the discretion to determine which goods or services are essential and will consider the circumstances of each claim.

8. Methods of Support

8.1 The Council will determine the most appropriate method of support to be provided to successful applicants. The decision will be made based on the type of support required and the individual's circumstances.

8.2 The Council may make awards of support to:

- the applicant
- their partner

8.3 The Council will make awards in the following ways:

- Order and payment by the Council to suppliers of suitable goods or services

9. Notification

9.1 The applicant and any other interested party such as representative or trusted referrer will be notified of the outcome of the application on the day the decision is made.

9.2 The Council will notify the applicant of the decision by the most appropriate method. This may be by telephone call, letter or email.

9.3 Where the application is successful, the notification will include details of:

- the items awarded
- signposting to any relevant websites and contacts for other support agencies

9.4 Where the application is unsuccessful or the award does not meet the full level of support that the applicant requested, the notification will include:

- an explanation of the reasons why the application was unsuccessful
- details of the right to request a review
- signposting to websites and contacts for other support agencies

10. Rights of Review

10.1 LWP awards are not subject to a statutory appeals process.

- 10.2 An applicant (or their representative) who disagrees with a decision may request an explanation of why their application was refused, or why they were not granted the full level of support they applied for.
- 10.3 The request must be received by the Council within 14 days of the date the decision was notified.
- 10.4 The request can be made
 - By e-mail to LWP@oldham.gov.uk
 - In writing to Local Welfare Provision Team, Spindles Shopping Centre, West Street, Oldham, OL1 1LF
- 10.5 Where possible, the Council will try to resolve the matter by explaining the reasons for the decision to the applicant or their representative either verbally or in writing.
- 10.6 Where the applicant remains dissatisfied with the explanation provided, they may request a review of the decision.
- 10.7 Any request for review must be received by the Council within one calendar month of the LWP decision being notified to the applicant.
- 10.8 The Council will review the decision made in relation to the application. The review will be undertaken by an officer who was not involved in the original decision.
- 10.9 The Council may request additional evidence to support the review. The applicant will have one calendar month to respond to any request for further information. If no response is received within this period, a review will be undertaken based on the information already gathered by the Council.
- 10.10 The applicant (or their representative) will be notified in writing of the outcome of the review.
- 10.11 If the applicant (or their representative) remains dissatisfied with the outcome of the review, they may submit a formal complaint to the Council. If the applicant remains unhappy with the Council's final response, they may escalate the matter to the Local Government and Social Care Ombudsman (LGSCO).

11. Fraud and recovery of awards

- 11.1 If the Council becomes aware that the information contained in an application for a LWP award was incorrect or that relevant information was not disclosed either intentionally or otherwise, the matter will be investigated.
- 11.2 Any applicant who tries to fraudulently claim a LWP award may be committing a criminal offence under the Fraud Act 2006, and this could lead to criminal proceedings.
- 11.3 The Council will seek to recover the value of any LWP award made as a result of a fraudulent application.

12. Monitoring

- 12.1 The scheme is subject to monthly reporting and review.
- 12.2 ICT systems have been implemented which provide detailed and robust management information to allow continuous monitoring and real time information in relation to:
 - projected allocation of funds
 - awards made
 - equalities data
 - speed of awards
 - number of reviews
 - outcome of reviews
 - referrals or signposting to other agencies

13. Publicity

- 13.1 The Council will publicise the scheme and provide information to relevant agencies, stakeholders and other Council services, including a list of trusted referrers.

14. Scheme Review

- 14.1 The Council reserves the right to review and revise the scheme at any time based on information gained as a result of operating the scheme.

- 14.2 The Cabinet Member for Value for Money and Sustainability and the Assistant Director of Customer Experience are required to develop a Delegated Decision Report to establish and agree to the LWP scheme each year. Any changes to the scheme mid-year are also subject to a Delegated Decision Report.
- 14.3 The latest version of the policy is available on the Council website.