

# Welfare Strategy

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## Contents

<b>Foreword</b> .....	4
<b>Introduction</b> .....	4
<b>Legislative and regulatory framework</b> .....	5
<b>Vision and strategic aims</b> .....	7
<b>Current position</b> .....	7
<b>Strategic objectives</b> .....	7
<b>The Integral Parts of our Welfare Strategy</b> .....	8
<b>Links to Public Health</b> .....	12
<b>Customer Journey</b> .....	13
<b>Monitoring and Review</b> .....	13
<b>Evaluation</b> .....	13



## Foreword

Endorsement from Mayor, Executive Member and/or Chief Executive, as appropriate.

Executive to provide a paragraph for insertion.

## Introduction

Middlesbrough Council's Welfare Strategy is intended to incorporate a number of existing and forthcoming policies under one overall strategic approach.

It links into the Council's Strategic Plan for 2021 – 24, by aiming to work with communities and other public services to improve the lives of local people.

The strategy is also intended to help the Council and its partners achieve the Mayor's vision which is that "No child will go hungry in Middlesbrough".

The intention of the Welfare Strategy is to support Middlesbrough's vulnerable residents (one of the priorities within the strategic plan), who are in need of financial assistance, advice and support. The strategy provides a route to a number of support mechanisms that are designed to respond to situations brought about by the pandemic (also linking in to the strategic plan), the financial pressures on residents and businesses, and the need to respond to residents as a single point of contact to access this support.

During 2020 – 2022, a number of policies have been rolled out which underpin this Welfare Strategy. In addition, a number of services have been centralised into a corporate offering known as Resident and Business Support. The aims of this service is to respond to addressing debt problems and associated collection, alongside providing help and assistance through additional financial support, which in turn is intended to address any root cause problems for the debt situation.

The various policies, support services and initiatives which make up the overarching Welfare Strategy include:

- General Welfare Advice & Support;
- Vulnerability for adults, children and circumstances (such as a change in personal circumstances);
- Community Bank – access to bank account and regulated loans;
- Middlesbrough Council's Financial Inclusion Group (FIG) (access to 43 partnering organisations);
- Discretionary Housing Payments and support;
- Crisis Payments & Emergency Support;
- Food Poverty solutions including food support for children;

- Council Tax Reduction scheme / Housing Benefit and other means tested benefits;
- Exceptional Hardship Fund - payments for those unable to pay their full Council Tax payment;
- Hardship Support – access to white goods, furniture, fuel, etc.;
- The Council’s Stop the Knock approach;
- Centralised debt collection services;
- Debt Management and Debt Write Off policies.

## Legislative and regulatory framework

Key elements of the legislative and regulatory framework for this policy are set out below.

Local Government Acts 1992 (as amended)	Establishes requirements to manage the Council’s financial affairs and the appointment of a section 151 officer.
Council Tax (Administration and Enforcement) Regulations 1992	Make provision for the administration and enforcement of Council Tax.
Section 13A (1) (a) & ( c ) of the Local Government Finance Act 1992 (as amended by Section 10 of the Local Government Finance Act 2012)	Gives the Council additional discretionary powers to reduce the amount of Council Tax payable for individuals, or for classes of Council Tax payer.
Data Protection Act 2018	Controls the lawful passing of personal data from one part of the Council to another.
Social Security Contributions and Benefits Act 1992	The primary legislation for the administration of most benefits in the UK
Social Security Administration Act 1992	The primary legislation for most benefits in the UK
Insolvency Act 1986	Consolidates enactments relating to company insolvency and winding up, and bankruptcy of individuals
Equality Act 2010	Is an amalgamation of previous anti-discrimination laws. It is a law which protects from discrimination of unfair treatment on the basis of certain personal characteristics such as age
General Data Protection Regulation 2016 (GDPR) and Data Protection Act 2018 (DPA2018)	The GDPR/DPA2018 place a duty on the Council to comply with the data protection principles relating to processing of personal data: (1)(a) Lawfulness, fairness and transparency; (1)(b) Purpose limitation; (1)(c) Data minimisation; (1)(d) Accuracy; (1)(e) Storage limitation; (1)(f) Integrity and confidentiality (security);

	(2) Accountability (including the rights of data subjects).
Freedom of Information Act (FOIA) 2000	Under the FOIA, the Council has a duty to make information available to the public upon request, unless specific exemption(s) apply. It is also obliged to proactively and routinely publish information that has been frequently requested in the past in its Publication Scheme. Information requests frequently include requests for information held in emails.
Non-Domestic Rating (Collection and Enforcement)(Local Lists) Regulations 1989	Make provision for the collection and enforcement of non-domestic rates.
Debt Respite Scheme (Breathing Space Moratorium and Mental Health Crisis Moratorium) Regulations 2020	Establishes a debt respite scheme and establishes a breathing space moratorium and a mental health crisis moratorium.
The Housing Benefit General Regulations 1987 and 1992	Sets out the legislation that governs the payment of Housing Benefit, including Housing Benefit overpayments and their associated recovery
Taking Control of Goods Regulations 2013	Provides the legislation for the taking control of goods in the UK, including the use of enforcement agents
County Courts Act 1984,	Establishes a single county court and its jurisdiction
Civil Procedure Rules 1998	Establishes the rules of Civil Procedure used by various courts in the UK
Charging Orders Act 1979	An Act to make provision for imposing charges to secure payment of money due, or to become due, under judgments or orders of court; to provide for restraining and prohibiting dealings with, and the making of payments in respect of, certain securities; and for connected purposes.
Safeguarding Vulnerable Groups Act 2006	An Act to make provision in connection with the protection of children and vulnerable adults.
Modern Slavery Act 2015	An Act designed to combat modern slavery in the UK.
Tribunal Courts and Enforcement Act 2007	An act which makes provision for tribunals and inquiries, particularly relating to the enforcement of judgments and debts.
Insolvency Act 1986	Consolidates enactments relating to company insolvency and winding up, and bankruptcy of individuals
Equality Act 2010.	Is an amalgamation of previous anti-discrimination laws. It is a law which protects from discrimination of unfair treatment on the basis of certain personal

	characteristics such as age, gender, race, religion, etc.
Regulation of Investigatory Powers Act 2000 (RIPA)	Governs the use of covert surveillance by public bodies.
Children Act 1989 – Section 17	Social services have a general duty to safeguard and promote the welfare of children in need in their area
National Food Strategy	Recommendations to make sure a generation of children do not get left behind and focusses upon food for disadvantaged children.

## Vision and strategic aims

The vision of this strategy is designed to improve the financial and social wellbeing of an individual, and also improve their health and wellbeing. This will in turn impact on the overall quality of life of our residents and their “stability” in terms of financial, tenancy, domestic, food, energy and digital skills.

The aims of this strategy are to:

- Support vulnerable residents who are in need of financial assistance, advice and support;
- Provide a route to support mechanisms that are designed to respond to situations (such as):
  - Crisis;
  - The ongoing consequences brought about by the pandemic;
  - Fuel and energy;
  - Cost of living;
  - Food instability;
  - Public Health welfare related matters;
  - Welfare vulnerability;
- Provide a single point of contact with the Council for the resident (i.e. Resident and Business Support service).

## Current position

The Council’s current position has been evolving over a period of time, which has led to the adoption of an overarching Welfare Strategy which brings together all of the policies, support and services.

## Strategic objectives

The strategic objectives of this strategy are designed to support the following:

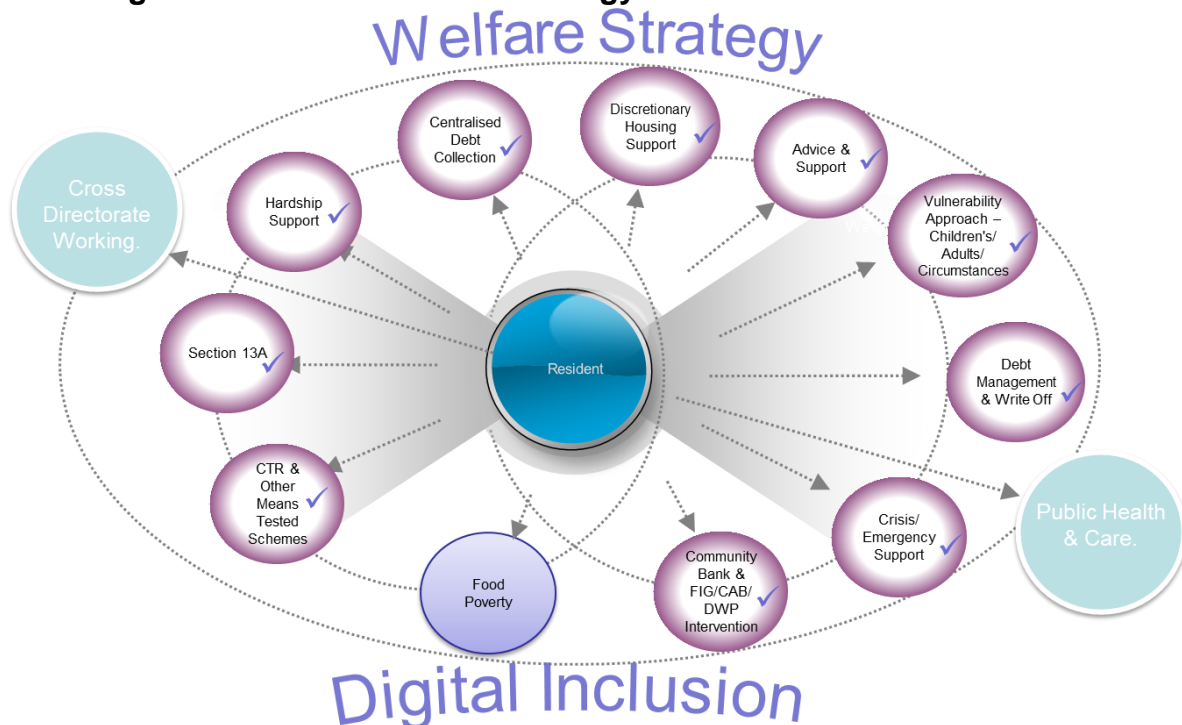
- A stronger local economy;
- A more sustainable environment;
- Supporting our communities;
- Providing excellent public services;
- Financial Inclusiveness - Working together to ensure our residents are not financially excluded;

- Fuel Poverty: Providing information/advice and targeting the support available to reduce costs and maximise energy efficiency;
- Working within priority neighbourhoods and those individuals at risk of exclusion to improve quality of life and reduce inequality.

This strategy has the following objectives;

- Effectively manage future Welfare Reform developments;
- Support the vulnerable and those on low income within our communities to maximise their income and achieve financial stability;
- Provide a menu of available help and support;
- Provide a clear and comprehensive message and to deliver in line with the individual policies which form part of this proposed strategy.
- To ensure a corporate collaborative approach exists where there is a shared interest (resident and / or business).

### The Integral Parts of our Welfare Strategy



A summary of each segment of the Council's Welfare Strategy can be found below:

#### 1. General Welfare Advice & Support

The Council and its partners offer a significant number of advice and supporting services to help residents deal with a number of situations which have been categorised them into the following 6 categories:

- Help in a Crisis;
- Help with Debt;



- Help with energy bills;
- Help with rent and other bills;
- Benefits;
- Help with Health and Wellbeing.

This has been centralised through a single ‘gateway’ webpage which can be found at the following link [Cost of living](#).

## 2. Vulnerability for adults, children and circumstances (such as a change in personal circumstances)

Middlesbrough Council recognise that residents / customers who are experiencing financial problems may be vulnerable, this could be the prime reason for the vulnerability, or may be because of another vulnerability that results in the residents / customer overlooking/disregarding their payment obligations.

As such, the Council has various duties and obligations to ensure that all elements of work is consistent with strategic plan and organisational values.

In recognition of the Council’s responsibilities, positive steps will be taken to put in place reasonable adjustments and appropriate support, where needed and if requested, to take account of those vulnerabilities and to ensure each resident/customer is not at risk of undue detriment when the Council are seeking to secure outstanding debts/monies due to the Council.

The policy can be found at the following link:

[Vulnerability Policy](#)

## 3. Community Banks

Middlesbrough Council has worked with South Tees Community Bank to establish a community bank within the borough. The bank will:

- Promote its services;
- Raise financial awareness within the town;
- Follow a take up strategy to improve the number of account and loans to Middlesbrough residents;
- Promote loans as an alternative to loan sharks and high interest lenders;
- Target support to vulnerable residents;

## 4. Middlesbrough Council’s Financial Inclusion Group (FIG)

Middlesbrough Council has a Financial Inclusion Group (FIG) which meets periodically and brings together key officers within the Council and from various

other partner organisations within the borough. All members of the group have a vested aim to improve the financial wellbeing of residents within Middlesbrough.

#### 5. Discretionary Housing Payments / Support (DHPs)

DHPs are discretionary payments administered by local authorities that can be made to benefit claimants to provide additional support for housing costs. Where a resident is entitled to Housing Benefit or support for housing costs as part of their Universal Credit claim but that support does not fully cover their rent they can apply for a DHP. DHPs existed before the start of the Government programme of welfare reform but funding for them was significantly increased in order that they could be used to mitigate some of the impacts from changes to Local Housing Allowance, the Removal of the Spare Room Subsidy and the Benefit Cap.

The Council's overall provision for DHPs can be found at the following link:

[Discretionary Housing Payments](#)

#### 6. Crisis Payments / Emergency Support

The Council recently adopted a Corporate Crisis Policy which sets out how the Council will support residents who are in a crisis situation, and gives guidance to staff about the specific types of support which are considered suitable and fund limits which can be offered. The policy can be found at the following link

[Corporate Crisis Policy 2022](#)

#### 7. Food Poverty solutions

The Council are in the process of adopting a Food Poverty policy which will sets out how the Council co-ordinates its approach to the provision of food within the borough, and links into numerous organisations who also provide food under differing funding arrangements.

The policy is intended to help the Council and its partners achieve the Mayor's vision which is that "No child will go hungry in Middlesbrough".

The purpose of this new policy is to provide clear guidance for all Council Officers on the existing free food provision throughout the borough, the support available to those residents who access any provision, and the services who can help with the root cause.

This new policy is due to be adopted during 2022 and will be inserted into this strategy upon completion.

#### 8. Council Tax Reduction scheme

In February 2022, the Council adopted a new Council Tax Reduction scheme which became effective on 1 April 2022. The new scheme is a simpler approach to awarding a reduction in the full charge to those residents who have low incomes. It follows an Income Banded approach. More details can be found at the following link:

## 9. Exceptional Hardship Fund for Council Tax payees

A section 13a payment is a local scheme introduced from 1 April 2013 and is intended to provide additional financial help to residents on low incomes who claim Council Tax Reduction and cannot afford to pay their Council tax after a reduction has been awarded. The payment looks at the circumstances of the claimant (both financial and other), and the purpose of the policy is to:

- Prevent homelessness;
- Alleviate poverty;
- Safeguard residents in their home;
- Help residents through personal crises, severe or exceptional circumstances and difficult life events such as death, family illness, etc.;
- Assisting residents where they or their family members are sick or disabled.

The above list is not exhaustive, but illustrates the main aims of the policy.

## Section 13 A (1) (a) Exceptional Hardship Policy

### 10. Hardship Support

The Council offers a significant amount of Hardship Support within its Welfare Strategy. This includes (but is not limited to)

- Discretionary Housing Payments (see above);
- Crisis Payments / Emergency Support (see above);
- Free food;
- White Goods and furniture;
- Help with energy bills;
- Support to claim additional benefits.

### 11. Stop the Knock Approach

The Council adopted a Stop the Knock approach during 2020, which intends to try to avoid the use of external bailiffs to those residents who have a low income, claim benefits and / or are financially vulnerable.

The approach enabled the Council to sign up to the Money Advice Trust's innovative 'Stop the Knock' initiative.

The solution is designed as a 'helping hand' to support residents who are experiencing difficulties in meeting payment obligations and in receipt of Council Tax Reduction and/or may be considered vulnerable. It also provides details of the additional support and assistance available to Middlesbrough residents, whilst

addressing how the proposed changes in process will help those residents who take positive steps to access initiatives/opportunities or self-help.

The principles of Stop the Knock have been designed to extend beyond Revenues and Benefits Services and equally apply to other Council Services where applicable.

The full stop the knock report and approach can be found at the following link.

[Stop The Knock Report](#)

### 12. Centralised Debt Collection Services

Resident and Business Support is a newly formed Service area that has integrated all Debt, Financial Assistance, Advice and Support. With a targeted focus on the financial welfare of residents and businesses, the services model provides a one-stop solution to enable the identification and early intervention for residents and businesses who are experiencing financial difficulty and who may require additional support.

Middlesbrough are completely committed to supporting our most financial vulnerable residents and for those residents that take positive steps, we will provide a tailored solution. All they need to do is get in touch.

### 13. Debt Management and Debt Write Off policies

The Council adopted a comprehensive Corporate Debt Management policy during 2021, which sets out how the Council will manage all of its debt and income, and facilitates a fair and consistent approach to the recovery of debt across all Council services.

Shortly after this, the Council adopted a Corporate Write Off policy which sets out how the Council will consider writing off debt, the process for doing so, and facilitates a fair and consistent approach across all Council services.

The 2 policies can be found at the following links:

[Corporate Debt Management Policy - 2021](#)

[Corporate Write Off Policy 2022](#)

### **Links to Public Health**

This strategy is intended to provide a two way link in with various aspects of the Council's Public Health services, which would include (but not limited to):

- Integrated Care solution through identifying vulnerable groups or residents;
- Supporting the best start in life;
- Mental Health and Wellbeing services;
- Stop smoking services;
- Specialist physical activities service.

If a resident presents themselves to either service, both their health and wellbeing, and their financial / welfare circumstances will be considered as a whole. In collaboration, appropriate referrals will be made to the relevant service.

Further information on Health and Wellbeing services can be found at the following link.

[Health & Wellbeing](#)

### **Customer Journey**

Any resident presenting themselves to the service will have their circumstances evaluated at their first point of contact to have their eligibility and vulnerability assessed with appropriate support provided (based on their circumstances).

### **Monitoring and Review**

The implementation and effectiveness of this strategy and its supporting policies will be checked and monitored by the Head of Service and associated management team.

The strategy will be reviewed after the first 12 months followed by a full review every 3 years.

### **Evaluation**

A number of indicators are already in place to help monitor the objectives of the strategy, and further performance indicators will be added during the life of this strategy.

Having adopted the strategy, the existing measures will be reviewed, and if necessary further measures will be added. This action will be fulfilled within 6 months of the strategy going live.

Following adoption of the strategy, it is proposed that a Health Inequalities Impact Assessment (HIAA) would be carried out. By conducting the HIAA we will ensure we are adopting a 'health in all policies' approach, through an inequalities lens.