

Essential Living Fund Frequently Asked Questions

I work and receive an income, can I still apply for an Essential Living Fund?

Yes you can. You can make an application if you are in receipt of benefit or working and receive a low income. All applications are considered and all financial information and personal circumstances will be looked at to determine whether you are eligible.

Why can't I receive the ELF grant in cash or direct into my bank account?

Part of the government's aim in localising the welfare reform and allowing Local Authorities the freedom to create their own policies about the change to Social Fund, is to promote community services and build partnerships.

To ensure these local providers are supported we have set up local agreements that their services will be used. Allocating vouchers or the pre purchase of items will ensure that this happens.

Why do I have to receive recycled furniture?

The amount of money the government has allocated our Local Authority has to be used wisely. This fund is not topped up once depleted. During the consultation we had with our stakeholders when redesigning the policy, it was agreed that one of the ways we could ensure the funds were used effectively was by using reputable second hand furniture providers.

We have worked closely with all the providers to ensure that they are providing a high standard of goods.

I have been awarded an AllPay card. What is it and how does it work?

Depending on what scheme you come under an AllPay card will be awarded for different things.

Southend/Thurrock Scheme – an AllPay card is awarded in the main for Clothing/Footwear and Gas and Electric emergency top ups. In some situations an AllPay may be awarded for certain household furnishings and other goods where another payment method cannot be accepted or is not practical.

Essex Scheme – an AllPay card is used for everything with the exception of furniture and white goods.

An AllPay card is similar to a MasterCard debit card. The card can be used in any store that accepts MasterCard. The card is only to be used for the purchase of the items applied for in the application form.

An amount of credit will be loaded onto a card. You will be informed in a telephone conversation what allocation point to pick the card up from and what you need to bring in order to receive the card.

You will be given a card and a letter. The letter will have the pin and the terms and conditions for using the card (for example what shops the card will not work in and that the card cannot be used in a cash machine)

The card is only valid for 3 weeks. After 3 weeks the card will be cancelled and made invalid. Any money left on the card will be refunded back to the Essential Living Fund scheme.

I have been granted my application for white goods, what happens next?

If your application for white goods has been granted you will receive a letter notifying you of your successful claim. The letter will have details of what you have been awarded.

The ELF team will email the provider direct giving your contact details and information about what white good you have been granted. The supplier will contact you direct to organise delivery of the appliance

installation of the appliance where required

removal of old appliance if applicable

If the provider does not contact you please call 0300 7900124 (this number is freephone from any number including mobiles) Opening hours: 8.45 to 5.15. Or email elfforessex@southend.gov.uk with details of your query.

Due to the financial constraints of the Essential Living Fund budget, an agreement has been made between the ELF team and the provider on the price range of the white goods. This is non-negotiable. However if you wish to purchase an appliance that is more expensive you would be expected to make up the difference in price.

The scheme works differently depending on where you live and what Council you claim the assistance from.

Southend-on-Sea/Thurrock claims

The appliance that will be delivered will be new and covered by a warranty. Any problems with the appliance are to be taken up directly with the provider not the ELF team.

Rest of Essex claims (under Essex County Council)

The appliance that will be delivered may be reconditioned as it depends on stock levels with the provider. Any problems with the appliance are to be taken up with the provider not the ELF team.

Is there a time limit on the award?

Vouchers/AllPay Cards

For awards of supermarket vouchers, AllPay cards or food vouchers you will need to pick up the card or the voucher within the time slot allocated to you during the phone call. If you are unable to attend the collection point at that time you will need to let us know and we will allocate another time for you.

If you do not pick the voucher or card up within 24 hours of it being awarded the award will be retracted.

Furniture

For the award of furniture in a property that you are already residing in you will need to use the award within 2 weeks. Failure to do so will mean that the award is retracted.

For the award of furniture in a property that you are moving into, you have 2 weeks from the point that you occupy the property to use the award. Failure to do so will mean that the award is retracted.

White Goods

The provider will contact you direct and organise the details of delivery. If the provider does not contact you please call 0300 7900124 (this number is freephone from any number including mobiles) Opening hours: 8.45 to 5.15. Or email elfforessex@southend.gov.uk with details of your query.

I have lost my award letter or forgotten my reference number what shall I do?

If you lose your award letter or forget your reference number contact the ELF team on the Hotline number 0300 7900124 (this number is freephone from any number including mobiles) Opening hours: 8.45 to 5.15.

Do I have any appeal rights against your decision?

You can request a review of ELF grant decisions if you disagree with our decision. This must be done in writing within one month of the date you receive your notification letter. If a review is requested regarding the decision this will be looked at by a member of the Benefits Management Team who will then determine the final outcome. There is no right of appeal against that decision.

I want to view the Essential Living Fund Policy, where can I find it?

The ELF policy can be found within our Related Downloads section.

How many times can I use the fund?

In order to protect the fund from persistent claimers we have decided to limit the number of applications. Limiting the number of repeat claims will ensure that the fund is not abused and is available for those in true need.

For help with furniture, furnishings, household equipment, clothing, footwear it will not normally be appropriate to make an award for the same expense if it has been less than 12 months since the last application, unless, there has been a relevant change in circumstances that require a reapplication for the same expense - for example an application is made and agreed for a bed, the bed is destroyed in a house fire and the applicant applies for another bed.

For help with 'general living expenses' no more than 3 awards should be given in any 12 month rolling period.

NOTE: For each application within the 12 month period the ELF team may offer additional advice or direct you to those who have more advance expertise in helping you overcome financial issues and budgeting problems.