

## Essential Living Fund

The ELF scheme is designed to ease exceptional pressure on people and their families.

It can help to pay for furniture, clothing, fuel connection charges, and daily living expenses such as food and toiletries.

A maximum of three applications can be made per year.

### How does the scheme work?

The ELF scheme is operated as a grant system and is open for anyone to claim.

In order to establish whether you are eligible for the award you will need to answer questions about your income, earnings and savings. You will also be required to provide proof of your financial situation.

The scheme will be able to cover applications for the following:

- Furniture - such as a bed, settee, armchair, wardrobe, table
- Furnishings - such as carpets, curtains, bedding
- White goods - such as cookers, fridge, washing machines
- Household equipment - such as cooking utensils, small electrical appliances
- Fuel connection (or Re-Connection) charges
- Clothing and footwear
- General Living Expenses - these are day to day living expenses such as groceries, nappies, toiletries, cleaning/hygiene products, money for pay as you go fuel meters

If awarded the grant will not be paid via cash or direct into a bank account. Instead it will be:

- food parcel / food voucher
- AllPay cards
- high quality recycled furniture from reputable charity
- white goods from a reputable local dealer

## How to apply

**For general living expenses** (meaning groceries, nappies, toiletries, hygiene products and fuel) apply by phoning 0300 7900124 (this number is charged at local rates from any number including mobiles) Opening hours: 8.45 am to 5.00 pm The call will take up to 40 minutes to complete.

**For furniture/ whitegoods / clothing and footwear / household equipment** by using the [online application form](#), which can be accessed here:

<https://www.southend.gov.uk/extra-financial-help/essential-living-fund>

## What Happens next

Applications take between 3 – 5 days to process.

Allpay cards are posted directly to you if your application is successful.

An AllPay card is similar to a Mastercard debit card and an amount of credit will already be loaded onto the card. The card can be used in any store that accepts MasterCard. The card should only be used to buy the items you applied for.

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.