

Household Support Fund 4 Policy

Introduction

In late February 2023, the Department for Work and Pensions (DWP) announced that a fourth iteration of the Household Support Fund (HSF), (“the grant”) would be made available to councils in England to support those most in need to help with the rising cost of living.

The report presented to Cabinet in May 2023 provides the background, options and information on the proposed framework. This policy sets out the key criteria for Harrow’s Household Support Fund 4 programme.

Harrow Council has been allocated a grant of £2,953,414 which must be spent by 31 March 2024. This funding will cover the period 1 April 2023 to 31 March 2024 inclusive.

Eligibility Criteria

The Grant is limited to awards covering the funding period from 1 April 2023 to 31 March 2024. Funds must have been spent or committed before 31 March 2024 and cannot be used for future commitments and should include an application-based process.

Recipients must be households currently living within the Borough of Harrow.

Table 1 sets out general eligible criteria and definitions

Table 1: Housing Support Fund Criteria and Definitions

Condition / Principle	Guidance	Criteria
Households with Children		This means a household with: <ol style="list-style-type: none"> 1) a person who will be under the age of 19 as at 31st March 2024, <u>or</u> 2) a person aged 19 or over in respect of whom a child-related benefit is paid or free school meals are provided during the period 01 April 2023 and 31 March 2024.
Free School Meals	The fund should be used to help those who are struggling to afford food	Any child resident in Harrow that is registered as being eligible for Free School Meals
Government Cost of Living Payments	Local Authorities should particularly consider how they can support those vulnerable households who are ineligible for other government support with the cost of living	Government Cost of Living payments: <ul style="list-style-type: none"> • amended Energy Price Guarantee from April 2023 • up to £900 in Cost of Living Payments for those on eligible means tested benefits • £150 Disability Cost of Living Payment • one-off £300 Pensioner Cost of Living Payment (through the Winter Fuel Payment)
Essential Living Costs	The HSF should primarily be used to support households in most need with eligible spend for essential living costs	These costs should include: <ol style="list-style-type: none"> 3) Food

		<p>4) Energy for domestic heating, cooking or lighting, including oil or portable gas cylinders.</p> <p>5) Water bills for drinking, washing, cooking, and sanitary purposes and sewerage.</p> <p>6) Essentials linked to the above, in recognition that costs may arise which directly affect a household's ability to afford or access food, energy and water. e.g.:</p> <ul style="list-style-type: none"> i. Sanitary products ii. Warm clothing iii. Soap iv. Blankets v. Boiler service/repair, vi. Purchase of energy efficient equipment including fridges, freezers, microwaves, etc. vii. Insulation, draft excluders
Associated Living Costs	The HSF can also be used to support households with certain other essential costs	<p>7) Wider essential costs not linked to energy and water. These may include, but are not limited to:</p> <ul style="list-style-type: none"> i. Support with other bills including broadband or phone bills, ii. Other clothing iii. Other furniture such as mattress iv. Essential transport-related costs such as repairing a car, buying a bicycle or paying for fuel. v. Council Tax arrears
Other	The HSF can be used for other means of support not covered by the above	<p>8) Housing costs, in exceptional cases of genuine emergency where existing welfare and support i.e. the housing cost element of Universal Credit (UC), Housing Benefit (HB) or Discretionary Housing Payments (DHP) do not meet this exceptional need, the HSF can be used to support housing costs but not mortgage payments.</p> <p>9) Support to individuals with No Recourse to Public Funds (NRPF), funding can be provided, regardless of immigration status, if there is a genuine care need that does not arise solely from destitution, for example if:</p> <ul style="list-style-type: none"> i. there are community care needs ii. they have serious health problems iii. there is a risk to a child's wellbeing <p>Furthermore, people with no recourse to public funds can access the scheme under s.138 of the Local Government Act as long as the Covid pandemic continues to be treated as an emergency/disaster.</p>

Non-eligible spend

Eligible spend does not include the following:

- Mortgage costs.

Free School Meals

Table 2 provides the proposed funding levels for Free School Meals

Table 2: Proposed Funding for Free School Meals

Category	Estimated No. of Children	Proposed Funding per Child	Provisional Allocation of Funding (£)
Families with Children in receipt of Free School Meals (FSM):			
May Half-Term 2023 (5 days)	6,451	£3.50 per day per child	112,892.50
Summer Holidays 2023 (30 days)	6,650	£3.50 per day per child	698,250
October Half Term 2023 (5 days)	6,650	£3.50 per day per child	116,375
Christmas Holidays 2023 (11 days)	6,850	£3.50 per day per child plus additional £10 for Christmas	332,225
February Half Term 2024 (5 days)	6,850	£3.50 per day per child	119,875
Easter Holidays 2024(11 days)	7,050	£3.50 per day per child	232,650
Total			£ 1,612,267.50

In addition, households in the borough both with and without children can apply for support funded by £440,000 for Help Harrow

Application Based Scheme

DWP guidance for Household Support Fund 4 (HSF4) sets out an expectation that local authorities will use an application-based scheme to deliver part of the funding. The principle of the scheme is in line with DWP guidance in that it intends to assist residents support those most in need to help with the rising cost of living who missed out of Government support – Cost of Living payments.

The criteria are broader than in the previous iteration of the Household Support Fund (iteration 3) where the narrow criteria may have prevented many residents from being eligible. With the HSF4 application-based scheme being administered by Citizens Advice Harrow (“the provider”), the support is more holistic in that it also offers ongoing access to finding longer-term solutions to hardship and debt advice.

Detailed eligibility requirements for the DWP Cost-of-Living Payments can be found at: [Cost of Living Payments 2023 to 2024 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/publications/cost-of-living-payments-2023-to-2024)

Funding

An allocation of £62,000 of Harrow’s HSF4 funding has been made to this scheme and will be distributed evenly across three rounds during 2023/24 (financial quarters 2, 3 and 4). Unspent monies from other parts of the HSF4 scheme will be prioritised

to top up the application-based scheme. Once this pot has been spent, no more applications will be considered even if they have been received before the end of the funding period.

Qualifying criteria

To qualify for a payment under the HSF4 application based scheme, the applicant must meet the following criteria:

- Is a Harrow resident
- Has not received a cost-of-living payment from the Government since 1 April 2023
- Must be liable for energy/fuel costs in which the property in which they live
- Need support with meeting their day to day living expenses including food and utility bills, as evidenced by 3-months of bank statements
- Has not received an award from the Household Support Fund application scheme in the last 6 months
- Is willing to comply with any reasonable conditions concerning the payment award, including for example, receiving support from advice agencies

The Council reserves the right to amend the HSF4 qualifying periods if demand for the scheme makes it necessary to either shorten or extend the qualifying periods.

Awards

Only one award will be made per household for any 6-month period. The term 'household' is as defined in section 3 of the Local Government Finance Act 1992.

Where multiple applications are received for the same household, the award will be made to the applicant that the Council decides is entitled first, irrespective of which application was received first.

Awards will be made by issuing select codes (Blackhawk vouchers) that can be used at a number of major retailers and offset against household expenses.

The value of an award will be £200.

Once funds have been exhausted no further awards will be made. Applications that have been received before funds were exhausted but not yet decided will be refused on the basis that there are no funds with which to make payment.

Application process

The application process will take place in person, or over the phone if an in-person application is not possible.

Applicants will need to provide the following as a minimum:

- First name(s) and Surname, Address and Date of Birth
- Proof of address and identity (e.g. passport, driving license, utility bill)

- At least 3-months' worth of bank statements that prove:
 - they have not received a cost-of-living payment from the government since the 1st April 2023
 - they have not received an award from Harrow's HSF application scheme in the last 6 months
 - they are liable for energy fuel for the property in which they live
 - they need support with meeting their day to day living expenses including food and utility bills
- Need of household, categorised as; food, wider essentials and essentials linked to energy and water
- Household composition categorised as; household with children, household with pensioners, household with disabled person, other
- Is willing to comply with any reasonable conditions concerning the payment award, including for example, receiving debt or benefits advice

Applicants must be made aware of the organisation privacy notice (which must be available and updated on the organisation's website) and must read and sign and date the following declaration:

- I confirm that, as far as I know, the information given on this form is correct and complete.
- I confirm that I have not received funding from the Harrow Household Support Fund Application Scheme in the last six months and Government Cost of Living payment since 1 April 2023.
- I give you permission to make any necessary enquiries to check the information on this form.
- I understand that you may give some information to other organisations, such as government departments, local authorities and other organisations involved in Harrow's Household Support Fund scheme.

The applicant will be expected to provide any information required to support their application. Proof of address, identity and eligibility will be obtained from the applicant and stored securely to provide an audit trail.

Records will be checked to ensure the applicant has not already received an award from this application scheme in the last 6 months. Reporting checks will be confined to the purposes of this scheme and not shared beyond the fund distributing organisations.

The provider must cross check against records to highlight multiple grant applications from the same household (i.e., the same address).

Successful applicants will receive a select code which can be redeemed for a voucher and will be given information on their voucher and how to redeem it.

Multiple awards may be given by the provider in exceptional circumstances and use of best judgement.

The scheme will accept applications from 1st July 2023 across 3 rounds during 2023/24 (financial quarters 2, 3 and 4). The Council reserves the right to close the scheme early if it deems it necessary to do so, for example if funds are exhausted.

Management of funds

Voucher codes will be sent in batches to the provider, which will be held in their possession for distribution. In all cases the provider will keep clear and complete records of all vouchers administered.

The provider will need to put in place a process to correct any potential errors in the allocation of funds, such as wrongly allocated payments. The provider will be responsible for notifying Harrow Council in advance if/when they are running out of voucher codes.

Decisions

When a decision is made on a claim the applicant will be notified in writing.

If all information is not submitted as requested with the application form then the provider may decide to refuse the application. Where additional information is required that was not set out at the point of applying, the provider will contact the applicant to advise them of the information required. They will be given 10 working days to submit the information. If it is not submitted within the timescale, the application will be refused.

Appeals

There will be no right to appeal the decision of award.

Data monitoring

When needed, meetings will be held between the Council and the provider to review and discuss any challenges and assess the appropriateness of the grant criteria to achieving successful delivery.

Providers must keep an up-to-date list of applicants via a tracking spreadsheet that the council will provide.

In circumstances where multiple awards are made to the same household throughout the period of the scheme each award should be counted separately.

Reporting checks are to be confined to the purposes of this scheme and not shared beyond the distributing partners.

Quality Assurance

All payments will be approved by a member of staff at manager level or higher.

Policy review

The policy will be subject to periodic review by the Director of Corporate Resources and Transformation or their authorised officer.

Audit trail

The provider will keep a clear audit trail for decisions made at all times. This trail should detail:

- the need identified/ case for grant provision including relevant documents which evidence the applicant meets eligibility criteria
- the number of vouchers administered to the individual
- date of voucher issued
- Harrow Council will reserve the right to audit the processes and the distribution of grants, to ensure this is done in line with regulations, and the necessary measures are taken to eliminate fraud.

Combatting fraud

In order to ensure that applications for funding are not subject to abuse, all submitted applications will require a statutory declaration of truth and a statement regarding data processing. This declaration allows for the Council, through its corporate anti-fraud team, to carry out post payment checks in order to give greater assurance that the funds were claimed correctly.

Council's Hardship Fund

To avoid duplication and confusion over schemes, residents wanting to access the council's Hardship Fund will be redirected to the Household Support Fund application scheme in 2023/24, while funds remain. Should the funds in the application-based scheme run out, the council will re-open the Hardship Fund in-year.

Table 3 provides the proposed funding levels for vulnerable households, excluding those supported through FSM and HelpHarrow

Table 3: Proposed Funding for vulnerable households

Category	Estimated No. of Households	Proposed Funding per Household	Provisional Allocation of Funding (£)
Households on Housing Benefit only	1,300-1,440	£200 per round (2)	548,000
Care leavers moving to independent accommodation	150	£100 per round (2)	30,000
Application based scheme	310	£200 (max 2 per year)	62,000

Funding for other sources of support

HelpHarrow

Up to £440,000 of funding will be allocated to HelpHarrow to support provision of food aid, support and advice services to Harrow residents. Any household can self-refer by registering with the service to access support or turn up to the food market. Residents who have received assistance through other elements of the scheme are not restricted from receiving support from HelpHarrow. The number of awards is not limited so the service can provide assistance over a longer period of time where required, and therefore not only assisting with urgent needs for food but also freeing up household funds to cover essentials other than food.

Advice services

£25,000 of funding will be provided to the Conversation Café to provide advice and support to any resident within the borough. This can include debt advice and access to benefits. This is a mobile front-door to council and other services, and will help address early identification and prevention issues, especially for those who are vulnerable. Unspent monies from other parts of the scheme can be used to top up this allocation (second priority area for re-purposed funds), especially in the winter months to support the warm hub provision.

Rent Arrears

Any underspend can be allocated to rent arrears (third priority area for re-purposed funds). Eligible households will be identified through proactive action by the Council's Housing Department according to the following criteria:

- Support with rent arrears is only eligible where no other provision is available including Housing Benefit, Universal Credit or Discretionary Housing Payments.
- The award would prevent households from facing court action, eviction and secure their tenancy
- The household engages with the Council to prevent further debts arising
- Council tenants who are single people or those with disabilities
- Households in emergency and temporary accommodation and targeted at those who are vulnerable.

Awards would be distributed directly to resident's rent account / landlord.

Once funds have been exhausted no further awards will be made.

Multiple Claims

Households may receive awards from multiple elements of the Household Support Fund 4.