

Household Support Fund Policy

Introduction

In March 2022, the Department for Work and Pensions (“DWP”) announced that an extension to the previous 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 paper presented to Cabinet in June 2022 provides the background, options and information on the proposed framework. This policy extracts and expands on the key criteria for the framework.

Harrow’s Household Support Fund grant allocation for the period April – September 2022 is £1,476,707.18.

Eligibility Criteria

The Grant is limited to awards covering the funding period from 1 April 2022 to 30 September 2022. Funds must have been spent or committed before 31 September 2022 and cannot be used for future commitments.

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

Table 1 sets out additional eligibility criteria.

Table 1: Housing Support Fund Principles and Conditions

Condition / Principle	Guidance	Criteria
Households with Children	At least a third of the total funding or £492,236 must be spent on families with children. These households do not have be in receipt of DWP welfare benefits	This means a household with: <ul style="list-style-type: none"> 1) a person who will be under the age of 19 as at 31st March 2022, <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 06 October 2021 and 31 March 2022.
Pensioner Households	At least a third of the total funding or £492,236 must be spent on pensioners	This means a household : <ul style="list-style-type: none"> - On Council Tax Support Passported Pension Credit A pensioner on CTS is defined as someone who has reached the qualifying age for state pension credit. <p>However, if they have a working age partner who is in receipt of income support, income-based jobseeker's allowance, income-related employment support allowance or universal credit, then they will not be classified as a pensioner for the purpose of CTS</p>
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: <ul style="list-style-type: none"> 3) Food. 4) Energy for domestic heating, cooking or lighting, including oil or portable gas cylinders. 5) Water bills for drinking, washing, cooking, and sanitary purposes and sewerage. 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.: <ul style="list-style-type: none"> i. Sanitary products ii. Warm clothing iii. Soap, iv. Blankets v. Boiler service/repair, vi. Purchase of equipment including fridges, freezers, ovens, etc.
Associated Living Costs	The HSF can also be used to support households with certain other essential costs	7) Wider essential costs not linked to energy and water. These may include, but are not limited to: <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>
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Non-eligible spend

Eligible spend does not include the following:

- Advice services such as debt advice
- Mortgage costs.

Funding for households with children

Table 2 provides the proposed funding levels for households with children

Table 2: Proposed Funding for Households with Children

Category			
Families with Children in receipt of Free School Meals (FSM):	Estimated No of Children		Provisional Allocation of Funding (£)
May 2022 Half-Term (5 days)	6023	£3 per day per child	£90,345
Summer Holidays (30 days)	6023	£3 per day per child plus additional £10 for Christmas	£ 542,070
	Estimated No of Households		Provisional Allocation of Funding (£)
Households with Children in Emergency Accommodation and in receipt of Housing Benefit – one off payment	94	£200 + postage	£18,800
Total			£ 651,215

It is forecast that the above approach will exceed the one third funding reserved for households with children. In addition, households in the borough both with and without children can apply for support funded by £135,000 for Help Harrow

Funding for Pensioners

Pensioners on Council Tax Support and Pension Credit will be offered a voucher which can be redeemed at any local Post Office against an energy or water bill and/or costs associated with food and other essential or associated living costs as per the definitions above in Table 1. Beneficiaries will need to take their covering letter with their bill to the Post Office and the money will be paid directly against the bill.

Table 3 provides the proposed funding levels for pensioners

Table 3: Proposed Funding for pensioners

Category	Estimated No of Households	Proposed Funding per Household	Provisional Allocation of Funding (£)
Pensioners in receipt of Council Tax Support – one off payment	4690	£105 + postage	£492,450

It is anticipated that this approach will help ease the financial pressure related to energy or utility bills or the purchasing food directly.

Backdating

Bills will be accepted for funding that have already been issued, as long as the bill falls within the period 4 April 2022 to 30 September 2022. All vouchers will have a 2-month expiry date to ensure awards are made prior to the 30 September 2022 deadline.

The above approach would meet the target of one third funding reserved for pensioners. In addition, households in the Borough, both with and without children, can apply for support funded by £135,000 through the Help Harrow initiative.

Verification

Verification of the household's identity will be carried out by the Post Office staff to ensure its compliance. This will include proof of an admissible form of ID (Valid passport, Photo driving licence, Proof of age card such as the PASS card from the national Proof of Age Standards Scheme) and national insurance number for any awards made using a Payment Card.

A nominated third party can redeem the voucher code at a Post Office branch on behalf of the eligible recipients. A verification process will be undertaken by the Post Office to ensure compliance. The responsible adult needs to bring a copy of the letter, with their ID and a form of ID that matches the name on their letter.

Funding for other vulnerable households

Help Harrow

£135,000k of funding will be allocated to Help Harrow to support provision of food parcels to Harrow residents. Any household can self-refer by registering with the service to access support. Residents who have received assistance through other elements of the scheme are not restricted from receiving support from Help Harrow. 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.

Rent Arrears

£85,000 is allocated to rent arrears. 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 (£55k)
- Households in emergency & temporary accommodation households and targeted at those who are vulnerable. (£30k) Awards would be distributed directly to resident's rent account / landlord

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

The funding allocations will be reviewed on a monthly basis and adjusted to ensure the one third spend on households with children and pensioners is met.

Reserve

£20,000 will be held in reserve to top up any of the funding pots should demand be higher than forecasting advance of the 30 September 2022 grant deadline.

Multiple Claims

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

Appeals

There will be no right of appeal against a decision not to award a payment. If an applicant does not supply the necessary supporting documentation, they will be

given a single opportunity to provide this information, before the application is refused.

Policy review

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

Combatting fraud

- Checks will be in place to verify the identity of those eligible for awards. To reduce the risk of fraud vouchers will be issued rather than cash.
- Harrow Council is required by law to protect the public funds it administers. Information provided maybe shared with other bodies responsible for auditing, or administering public funds, or where undertaking a public function, in order to prevent and detect fraud. Recipients are required to inform the Council immediately of changes in circumstances effecting eligibility. If fraud is detected, the authority will pursue the matter robustly including criminal prosecution and full recovery of all monies obtained.
- All awards will be made within existing compliance procedures and policies that apply to the Council's financial systems.