

## **Household Support Fund (HSF) Scheme 3**

### **1 October 2022 to 31 March 2023**

#### **Background**

1. On 26 May 2022, the Chancellor announced, as part of a number of measures to provide help with global inflationary challenges and the significantly rising cost of living, that the Household Support Fund (HSF) would be extended from 01 October 2022 to 31 March 2023.
2. On the 26<sup>th</sup> August the DWP confirmed the scheme and Rather than focussing on one specific vulnerable group, Local Authorities should provide support to a broad cross section of vulnerable households to prevent escalation of problems, including families with children of all ages, unpaid carers, care leavers, and people with disabilities; particularly considering support for those vulnerable households who are ineligible for other government support with the cost of living.
3. The expectation is that the Household Support Fund should primarily be used to support households in the most need with food, energy and water bills. It can also be used to support households with essential costs related to those items and with wider essential costs where appropriate. In exceptional cases of genuine emergency, it can additionally be used to support housing costs where existing housing support schemes do not meet this exceptional need.
4. The previous HSF scheme ended on 30 September 2022. The new scheme is similar and is to support the same demographic of the city.

#### **Finance & Rules**

5. City of York Council has been given a budget £1,037,906 to cover the period 01 October 2022 to 31 March 2023.
6. Funding will be paid to the council by the Department of Work & Pensions (DWP) in arrears. Two management information returns with a breakdown of spend across the core categories will be required by DWP to facilitate this. An interim MI return is required by 25 January 2023 for spend for the period 1 October 2022 to 31 December 2022. The interim MI return will be used to determine eligible spend to 31 December 2022 and an interim grant payment will be made to the Authority for this period when the information in your return has been verified.

7. A final MI return is required showing total spend from 1 October 2022 to 31 March 2023 by 28 April 2023. The final MI return will be used to determine total eligible spend to 31 March 2023 and a final grant payment will be made to the Authority for this period when the information in your return has been verified.
8. A portion of the funding may be allocated to administration costs by the local authority. This must be detailed on the returns and be deemed reasonable by DWP.

## **City Of York HSF Details**

### **Overview**

9. Funding will be distributed as efficiently as possible to families with children, and other vulnerable households in most need with food, energy and water bills. As set out in this scheme the scheme will close at 31<sup>st</sup> March 2023 or when the funds are exhausted. This will be done in two ways:
10. Providing support to financially vulnerable households already identified through eligibility to Council Tax Support, Housing Benefit, Disability Living Allowance for children and free school meals.
11. A complementary discretionary means tested application route available for other households needing support.

### **Target Audience**

12. Primarily we will target low-income households with families who are known to us and are most likely to need assistance with food, energy and water bills.
13. Anyone not in the above category in need of help with food, energy and water bills will also be able to apply through a means tested route.
14. Wider essential costs in line with the guidance will also be considered on a discretionary basis.

### **Distribution of Funds/Application Routes**

15. Funds will be distributed through the following routes
  - a. Identified eligible groups who apply will receive cash payments directly into customer bank accounts. This will provide the flexibility to pay for various household bills as appropriate.

- b. Discretionary means-tested application process to support other residents for any eligible essentials as set out in the Government's guidance. Successful applications will receive cash payments directly into customer bank accounts.
- c. CYC Food and Fuel Voucher Scheme: A budget of £50k will be allocated to CYC Food and Fuel Voucher Scheme.
- d. Student scheme: Discretionary means-tested application process for students supported by student support services.
- e. Energy efficiency measures: A budget of £5000 will be allocated to York Energy Advice to provide additional energy efficiency measures identified as part of advice and support provided.
- f. Discretionary Housing Payments: An additional budget of £10k will be allocated to Discretionary Housing Payments

16. There will be two main mechanisms for distributing funds:

**Route 1 – Direct payment**

17. All identified customers in the following groups

- a. Families entitled to Free School Meals on May 2022 Census.
- b. Council Tax Support and Housing Benefits customers who are working, but not receiving another income related benefit
- c. Foster Carers

18. This will involve a simple information gathering process in order for the customer to claim their award. These customers who meet eligibility criteria will be invited to apply to provide up to date bank details in order to make payment.

19. Payment amounts will be paid directly into their bank accounts.

20. Recipients will receive one payment per household in January to help with living costs. The payments will be as set out at Table B below.

**Route 2 - Discretionary.**

21. Discretionary means-tested application process to support other residents for any eligible essentials as set out in the Government's guidance. Referred students and households receiving Disability Living

Allowance for a child will qualify automatically (level of support set out in Table B below). Successful applications will receive cash payments directly into customer bank accounts.

22. A breakdown of the total spend is show at Table A below.

### Payment Frequency

23. There will be one application window for the standard payments for those via Route 1. Payments will be made January.

24. Discretionary payments will be made on an ad-hoc basis in conjunction with the payment periods as above.

### Table A - Scheme

DIRECT PAYMENT	£
Households eligible for free school meals	£ 607,075
working age HB/CTS customers not in receipt of income support or universal credit.	£ 127,800
Foster Carers	£ 25,000
APPLICATION	
Broad means tested route- anyone can apply. Auto qualification if DLA for a child	£ 150,000
Student application referral from Educational establishment	£ 50,000
OTHER	
York Energy action - help with energy effcienency to customers	£ 5,000
Additional budget for discretionary housing payments	£ 10,000
Food and Fuel Vouchers	£ 50,000
Administration costs	£ 50,000
<b>TOTAL</b>	<b>£ 1,074,875</b>

### Table B - Level of Support

CATEGORY	£
Households eligible for free school meals - 1 Child	£ 225
2 Children	£ 250
3 Children	£ 275
4+ Children	£ 300
Working age HB/CTS customers not in receipt of income support or universal credit	£ 200
Foster Carers	£ 250
Households receiving DLA for a child	£ 250
Student referrals	£ 200

## Annexe A

### City of York Household Support Fund 3

1. York Household Support Fund 3 (HSF) is provided by City of York Council to support vulnerable households in most need of support to help with significantly rising living costs.

2. York HSF will consider the needs of various households including families with children of all ages, pensioners, unpaid carers, care leavers, and people with disabilities.
3. York HSF can provide assistance with
  - Food
  - Energy bills – electricity, gas, oil
  - Water bills (including sewerage)
  - Other essential costs linked to energy or water
  - Other wider essentials on a discretionary basis, these may include for example support with other bills including broadband or phone bills, clothing, and essential transport-related costs such as repairing a car, buying a bicycle, or paying for fuel.
  - Some exceptional housing costs.
4. Direct grant award payments will be made to the applicant's bank account.
5. Discretionary, awards will be assessed on the criteria set out. Applicants who are assessed as outside the criteria will be directed to alternative advice and support as appropriate.

### **Who can apply?**

6. The scheme is open to City of York residents who are over 16 years of age, who require urgent financial assistance over the period.
7. To be considered you must need financial assistance to help with significantly rising living costs **and** have inadequate savings to meet eligible costs in line with the scheme.
8. A person in need of additional support may include, but is not restricted to:
  - Anyone suffering severe financial hardship
  - Someone age 24 or under with an Education, Health and Care plan
  - Someone age 19 or under classed as not in education, employment or training (NEET).
  - A person who has a physical or sensory impairment, learning

disability or mental health problem<sup>1</sup>.

- Elderly, frail or confused older people
- People who are seriously ill or have a severe long term health condition.
- People who are recently bereaved
- Pregnant women or those who have recently given birth
- Recently unemployed people
- Care leaver
- Those fleeing domestic abuse
- Those who have difficulty in understanding, speaking or reading English

### **Who cannot apply?**

9. The following categories of people do not qualify for help:
  - People who do not live within the City of York Council boundaries

### **What assistance can I apply for?**

10. York HSF can provide assistance with
  - Food
  - Energy bills – electricity, gas, oil
  - Water bills (including sewerage)
  - Other essential costs linked to energy or water
  - Other wider essentials on a discretionary basis, these may include for example support with other bills including broadband or phone bills, clothing, and essential transport-related costs such as repairing a car, buying a bicycle, or paying for fuel.
  - Some exceptional housing costs.
11. Assistance will be considered based on propensity to pay essential bills in line with the scheme eligibility criteria. We will use monthly expenses, liabilities and capital for your household to determine this.

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<sup>1</sup> The Royal College of Psychiatrists and Money Advice Trust's Debt collection and mental health: ten steps to improve recovery provides useful guidance and further definition of what constitutes a mental health problem

## How to apply

12. Grants will be provided through two routes

### Route 1 – Direct payment

13. All identified customers in the following groups
  - a. Families entitled to Free School Meals on May 2022 Census.
  - b. Council Tax Support and Housing Benefits customers who are working, but not receiving another income related benefit
  - c. Foster Carers
14. Payment amounts will be paid directly into their bank accounts.
15. Recipients will receive one payment in the January to help with living costs. The payments will be as shown at Table B above.
16. Groups a - c above will be sent a letter inviting them to apply. The invitation will letter give details of how to apply. This will be through an online application. The web link is provided in the letter.
17. **City of York Council does not have details of households receiving Disability Living Allowance for a child. Therefore, an invitation letter cannot be sent. Families receiving DLA for a child will be invited to apply through a media campaign and promotion through CYC staff teams and partner agencies.**
18. Anyone who needs assistance to apply can
  - contact our Benefits Team
  - talk to one of the advice and support services across the city
  - contact our customer service team.
19. This support will be provided as one payment in January 23. These payments are intended to help families with household bills.

### Route 2 - Discretionary applications

20. Residents who have not been invited to apply and need financial assistance to help with significantly rising living costs can apply directly for a grant at [www.york.gov.uk/householdsupportfund](http://www.york.gov.uk/householdsupportfund)
21. Grants will be through a discretionary means tested application which will require applicants to prepare some financial information.

Applications can also be made for exceptional financial circumstances relating to other essentials which will be assessed on a discretionary basis.

22. Any exceptional discretionary awards will be made on an individual basis as appropriate.

### **What information I will need to provide**

23. We will need to ask for information and evidence to show

Applicants meet the criteria as

- your household includes a child/ren
- you are a person in need of additional support
- Your household income, savings, and expenditure, including
  - Earnings
  - DWP benefits
  - Any other income
    - Readily available funds - cash in hand, in the bank or building society accounts.

24. We will need to establish why you are applying for financial support. We may ask about your personal circumstances in depth to make sure you are seeking all available support.

25. When applying for assistance with

- Energy bills – electricity, gas, oil
- Water bills (including sewerage)
- Other exceptional emergency costs

26. We will need to see evidence you are liable for these costs and the amounts owed and how your utilities are paid for e.g., Pre-payment meter, monthly direct debit, and quarterly.

27. We will suggest and signpost you to agencies who provide information and advice, if there may be other support available or you are not seeking the support you need. For example, this could be getting you some advice and help on how to prepare an income and expenditure



budget or by helping you to access more specialist agencies such as, for example, the StepChange debt charity.

### **How many times can I apply?**

28. There will be one application award payment per household. The funding is ring-fenced and covers the period from 1 October 2022 until the 31 March 2023.

Route 1 -. Payments to be made in January for period 01/10/22-31/03/23

Route 2 - Discretionary payments will be made on an application basis through to 31<sup>st</sup> March.

### **How will awards be made?**

29. Awards will be paid directly to people's bank account (x1).

30. The award levels are set out at Table B

### **Reviews**

31. The whole scheme (Direct payments & Discretionary awards) is discretionary meaning that there is no right of appeal. However, you do have the right to a review if you are unhappy with our decision. In this case the decision will be looked at again by someone who did not make the original decision.

32. Where the Council cannot help it will provide you with information about other agencies that may be able to help and where appropriate, make a referral on your behalf. If you remain unhappy you can use the Council's complaints process.

33. We will not review a claim if the funding is exhausted or the scheme has closed (31<sup>st</sup> March 2023).