

Household Support Fund (HSF) Scheme – City of York Council

(6th October 2021 to 31st March 2022)

Background

- The Government announced on 30th September 2021 that a new support fund would be available for families in financial need. The new fund is called the Household Support Fund (HSF) and will be distributed by County Councils and Unitary Authorities in England effective 6th October 2021 to 31st March 2022.
- 2. At least 50% of the total funding must be spent on families with children. 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.
- 3. The current COVID support grant scheme ended on 30th September. The HSF is no longer directly linked to COVID but is to support the same demographic of the city as the previous similar financial support schemes.

Finance & Rules

- 4. City of York Council has been allocated £1,037,906 to cover the period 6th October 2021 to 31st March 2022.
- 5. 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 return is required by 21 January 2022 for spend for the period 06 October 2021 to 31 December 2021. An interim grant payment will be made for this period when the information has been verified. A final return is required showing total spend from 06 October 2021 to 31 March 2022 by 22 April 2022. A final grant payment will be made for this period when the information has been verified.

- 6. 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.
- 7. Local Authorities have the flexibility and discretion to distribute the funds to best fits the scheme's objectives. There are two conditions that must be adhered to:
 - Ensure a minimum of 50% is allocated to households with children.
 - Payments must be to help in one of the eligible categories (Food, Energy & Water, Essentials linked to Energy & Water, Wider Essentials, and Exceptional emergency housing costs).

City Of York HSF Details

Overview

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. This will be done in two ways:

- Providing support to financially vulnerable families already identified through previous schemes.
- A complementary means tested application route available for those households not known to us.

Target Audience

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.

Anyone not in the above category in need of help with food, energy and water bills will also be able to apply though a means tested route.

Wider essential costs in line with the guidance will also be considered on a discretionary basis.

Distribution of Funds/Application Routes

Funds will be distributed through cash payments directly into customer bank accounts. This will provide the flexibility to pay for various household bills as appropriate.

Successful recipients will receive one payment before Christmas and the second in the new-year to help with budgeting.

There will be two mechanisms for distributing funds:-

Route 1a – **Direct payment** All identified Working age Council Tax Support (CTS) customers with families who have previously been paid will be paid directly into their bank accounts.

1b Other financially vulnerable sectors will also be targeted.

This will involve a simple information gathering process in order for the customer to claim their award. These customers have already been means tested through the CTS/PIP/ESA/UC process, so this is purely to gather bank details in order to make payment.

Payment amounts will be paid depending on family size (See Annex A).

Route 2a – **Means Test**. An application portal will be available on the CYC website with a means test for any customers not included in Route 1.

This will involve a means test around a person's propensity to pay essential bills to ensure those claiming are in most need financially. The parameters of the means test are detailed in Annex A.

Payments will be made in line with route 1 depending on family size (see Annex A).

Route 2b- Discretionary. This Route will be discretionary awards for any other eligible essentials as set out in the Government's guidance. We would expect these to generally come through as a supported application. Any exceptional awards will be agreed with the Head of Customer & Exchequer Services up to a maximum of £500.

Route 3 – Energy Support & Advice. A budget of £20k will be allocated to fuel vouchers that can be used by the councils third sector partners in providing financial support as well as advice to customers who contact them directly for assistance with energy costs.

Applicants who are assessed as outside any of the above criteria will be directed to alternative advice and support as appropriate.

Payment Frequency

There will be two application windows for the standard payments via Route 1b and 2a all those at 1a will be paid automatically in both windows.

Application window 1

15th November-5th December 2021

Payments to be made early December for period 06/10/21-31/12/21

Application Window 2

10th January- 30th January 2022

Payments to be made early February for period 01/01/22-31/03/22

Route 2b & 3 discretionary payments will be made on an ad-hoc basis in conjunction with the payment periods as above.

Any remaining funds will be distributed accordingly through a third payment in March 2022

Annexe A

City of York Household Support Fund

- 1 York Household Support Fund (HSF) is provided by City of York Council to support people who are most in need this winter.
- 2 York HSF will provide assistance to families with children and other vulnerable households.
- 3 York HSF can provide assistance with
 - Food
 - Energy bills electricity, gas, oil
 - Water bills (including sewerage)
 - Mobile phone and internet connection/data bills
 - Other essential costs linked to energy or water
 - Other wider essentials on a discretionary basis
 - Some exceptional housing costs.
- 4 Grant award payments will be made to the applicant's bank account.
- The scheme is 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?

- The scheme is open to City of York residents who are over 16 years of age, who require urgent financial assistance over the winter period.
- 7 To be considered you must require urgent financial assistance and have inadequate savings to meet eligible costs in line with the scheme.
 And you are
- 8 A family with a child / children **Or**
- 9 A person in need of additional support

A family with a child / children is a single claimant or couple claimants who are responsible for

- one or more children who will be under the age of 19 as at 31 March 2021;
- or a person aged 19 or over in respect of whom a child-related benefit (for example, Child Benefit) is paid or free school meals are provided;
- or where an eligible child is living on his or her own, they are treated as a 'household'

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 (EHC)
- Someone age 19 or under classed as not in education, employment or training (NEET).
- A person identified as COVID clinically extremely vulnerable
- A person who has a physical or sensory impairment, learning disability or mental health problem¹.
- 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?

10 The following categories of people do not qualify for help:

¹ 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

People who do not live within the City of York Council boundaries

What assistance can I apply for?

- 11 York HSF can provide assistance with
 - Food
 - Energy bills electricity, gas, oil
 - Water bills (including sewerage)
 - Mobile phone and internet connection/data bills
 - Other essential costs linked to energy or water
 - Other wider essentials on a discretionary basis
 - Some exceptional housing costs.
- 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.

What information I will need to provide

- 13 We will need to ask you for information and evidence to show
 - You 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;
- We will need to establish why you are applying for financial support. We may ask you about your personal circumstances in depth to make sure that you are seeking all necessary support.
- 15 If you are applying for assistance with
 - Energy bills electricity, gas, oil

- Water bills (including sewerage)
- Mobile phone and internet connection/data bills
- Other exceptional emergency costs

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.

- If you are not seeking the support you need we will suggest agencies that may be able to help you. 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.
- 17 If you apply to the scheme again and you are not getting the support that you need we will refer you to a support agency and often this may be a condition of receiving the second award.

How many times can I apply?

There will be two application windows and two award payments.

Successful applicants from the first window will automatically be considered for payment of the second award. New applicants can apply for the second window if they do not require assistance from the start.

<u>Application window 1</u>

15th November-5th December 2021

Payments to be made early December for period 06/10/21-31/12/21

<u>Application Window 2</u>

10th January- 30th January 2022

Payments to be made early February for period 01/01/22-31/03/22

The funding is ring-fenced and covers the period from 6 October 2021 until the end of March 2022.

How do I apply?

20 Applications should be made on-line at www.york.gov.uk.

If applicants do not have access to the internet or need help making an application on-line the customer service team can complete the on-line application over the phone on the applicants behalf by calling 01904 551550.

Advice and support workers can also complete applications on behalf of residents. See www.york.gov.uk/BenefitsAdvice

How will awards be made?

- Awards will be paid directly to people's bank account (x2).
- Standard award Levels will be as below (excludes discretionary Max £500)

Household	Children	Amount £ (x2)
Single	0	£100
Couple	0	£125
Family (single)	1	£125
Family (single)	2	£150
Family (single)	3	£175
Family (single)	4+	£200
Family (couple)	1	£150
Family (couple)	2	£175
Family (couple)	3	£200
Family (couple)	4+	£225

Reviews

The scheme 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.

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.

Annexe B

Definition of clinically extremely vulnerable groups

- People who are defined as clinically extremely vulnerable are at very high risk of severe illness from COVID-19. There are 2 ways you may be identified as clinically extremely vulnerable:
- You have one or more of the conditions listed, or
- Your hospital clinician or GP has added you to the <u>Shielded patients</u>
 <u>list</u> because, based on their clinical judgement, they deem you to be at
 higher risk of serious illness if you catch the virus.

Guidance on shielding and protecting people who are clinically extremely vulnerable from COVID-19

Definition of a family with a child /children

A family with a child / children is a single claimant or couple claimants who are responsible for

- one or more children who will be under the age of 19 as at 31 March 2021;
- or a person aged 19 or over in respect of whom a child-related benefit (for example, Child Benefit) is paid or free school meals are provided;
- or where an eligible child is living on his or her own, they are treated as a 'household'