

Household Support Fund (HSF) Scheme 4

1 April 2023 to 31 March 2024

Background

1. On 17 November 2022, the Chancellor announced, as part of a collection 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 April 2024 to 31 March 2024.
2. On the 8th February 2023 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. Through the experience of delivering previous schemes, it has been of national concern that there may be qualifying residents who are not able to engage with these schemes through no fault of their own. With this in mind this scheme follows Government guidance and includes the funding of a specific specialist advice role within the Council. This temporary role will exist until the expiry of the scheme on 31st March 2024 and has the specific purpose to identify and reach out to those who are less able to engage with the scheme so they will benefit from financial support.
5. The previous HSF scheme will end on 31st March 2023. The new scheme is similar and is to support the same demographic of the city, however in contrast to previous 6 month schemes this new scheme covers a period of 12 months ending on 31st March 2024

Finance & Rules

6. City of York Council has been given a budget £2,075,813 to cover the period 01 April 2023 to 31 March 2024.

7. Funding will be paid to the council by the Department of Work & Pensions (DWP) in arrears after the council provides each management information return has been provided. Four management information returns with a breakdown of spend across the core categories will be required by DWP to facilitate this. The first interim MI return is required by 1 July 2023 for spend for the period 1 April 2023 to 30 June 2023. The table below shows the dates for the following MI returns including a final return due on 26 April 2024.

8. MI Return	Reporting period: from	Reporting period: to	Deadline
Interim 1	1 April 2023	30 June 2023	21 July 2023
Interim 2	1 April 2023	30 September 2023	20 October 2023
Interim 2	1 April 2023	31 December 2023	26 January 2024
Final Return	1 April 2023	31 March 2024	26 April 2024

9. A portion of the funding may be allocated to administration costs by the local authority and providing advice and support to residents. This must be detailed on the returns and be deemed reasonable by DWP.

City Of York HSF Details

Overview

10. 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 via the following routes:
- Providing support to financially vulnerable working age households already identified through eligibility to Council Tax Support.
 - Providing support to financially vulnerable Foster carers and care-leavers.
 - A discretionary means tested application route available for other households needing support.
 - A specialist advice support worker to reach out into the community to target groups, those who are not digitally engaged or have other reasons why they are not aware or able to apply for financial support; Provide support to apply where needed and information about other support which might be available.

- Provide direct support via food and fuel e-vouchers as part of advice and support provided by both CYC and VCS services, including Local Area Coordinators, Housing Management Officers, Citizens Advice York, Age UK, OCAV, York Carers Centre, Peasholme Charity and Family Wellbeing Service.
- Support and development of community hubs offering community food provision, Warm Places and information to local communities.
- Support with additional energy efficiency measures identified as part of advice and support provided by York Energy Advice, where other funding is not available.
- Working with Community First Credit Union to pilot a scheme to offer interest free loans to people who do not qualify for grant funding through this scheme or through other financial support schemes.

Target Audience

11. The direct payment scheme will primarily target working age council tax support customers who are known to us and are most likely to need assistance with food, energy and water bills.
12. Anyone not in the above category in need of help with food, energy and water bills will also be able to apply through the discretionary means tested route.
13. Wider essential costs in line with the guidance will also be considered on a discretionary basis.

Distribution of Funds/Application Routes

14. Funds will be distributed through the following routes
 - a. Identified working age households receiving council tax support who apply will receive cash payments directly into customer bank accounts. * This will provide the flexibility for households to pay for various household bills as appropriate.
 - b. Discretionary means-tested application process with a budget of £200,000 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*.

*Where people do not have a bank account alternative payment arrangements will be made via e-vouchers.

- c. CYC Food and Fuel Voucher Scheme: A budget of £47,813 will be allocated to CYC Food and Fuel Voucher Scheme.
- d. Energy efficiency measures: A budget of £10,000 will be allocated to York Energy Advice to provide additional energy efficiency measures identified as part of advice and support provided.
- e. Foster carers will have a budget of £25,000.
- f. Care-leavers will have a budget of £25,000.
- g. Budget funding of £40,000 will be allocated to employ a specific council advice worker to reach out to qualifying residents to encourage applications and provide support to apply where needed.
- h. Budget funding of £40,000 will be allocated to support and development of community hubs offering community food provision, Warm Places and information to local communities.
- i. Credit Union will receive funding of £10,000 to enable guaranteed interest free loans of up to £500 each to be provided to applicants applying for funding to replace or improve energy efficiency for their homes and/or white goods. Monitoring reports will be required to be provided by the Community Bank to the council at least 14 days in advance of the deadline for each Government MI return.

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

Route 1 – Direct payment

- 16. Direct payments will be made to all identified Working age customers receiving Council Tax Support .
- 17. This will involve a simple information gathering process for the customer to claim their award. Customers who meet eligibility criteria will be invited to apply to provide up to date bank details in order to receive their payment.
- 18. Payment amounts will be paid directly into their bank accounts.
- 19. Recipients will receive up to two payments per household in to help with living costs. The payments will be as set out at Table B below and be paid in June and November.
- 20. Where possible eligible customers who receive the first payment and continue to meet security checks will automatically receive the second payment.

21. Households who do not pass continued security checks and new eligible council tax support households will be invited to apply for the second-round payments.

Route 2 – Discretionary payment.

22. 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
23. 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
24. Residents in the following groups have been identified as been particularly impacted by the increase in cost of living and will be encouraged to apply if they need additional support
 - People with disabilities, including children
 - Carers
 - People with health conditions that are affected by the cold, such as COPD, severe asthma, cardiovascular disease, sickle cell anaemia
 - Pensioners
 - Single adult households with high energy, rent or mortgage costs
25. A breakdown of the total spend is show at Table A below.

Payment Frequency

26. There will be two application windows for the standard direct payments via Route 1. Payments will be made in two stages during 2023, the first by the end of June and the second by the end of November 2023.
27. Discretionary payments will be made on an ad-hoc basis in conjunction with the payment periods as above to a maximum of 2 x £185 payments.

Table A – Scheme Spend Allocations

Spend	£
4400 working age CTS claimants(2 x £185 Payments in June & Nov 2023)	1,628,000
Discretionary	200,000
Care leavers	25,000
Foster Carers	25,000
Food/Fuel Vouchers	47,813
Practical energy saving	10,000
Advice worker supporting community based services and settings	40,000
Community food and warm places	40,000
Credit Union - Interest Free loans	10,000
Administration	50,000
TOTAL	2,075,813
Budget	2,075,813

Scheme:

City of York Household Support Fund 4

1. York Household Support Fund 4 (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. Where people do not have a bank account, alternative payment arrangements will be made via e-vouchers.
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 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 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?

9. The following categories of people do not qualify for help:
 - People who do not live within the City of York Council boundaries
10. 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.

How to apply

11. Grants will be provided through two routes

Route 1 – Direct payment

12. All identified customers in the following group
 - a. Working age Council Tax Support customers
13. Payment amounts will be paid directly into their bank accounts.
14. Working age Council Tax Support customers will be sent a letter inviting them to apply. The invitation will give details of how to apply.

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

This will be through an online application. The web link is provided in the letter.

15. 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.
16. This support will be provided in two payments. This first to be made by 30 June 2023, the second to be made by 30 November 2023. These payments are intended to help families with household bills.
17. Where possible eligible customers who receive the first payment and continue to meet security checks will automatically receive the second payment.
18. Households who do not pass continued security checks and new eligible council tax support households will be invited to apply for the second-round payments.

Route 2 - Discretionary applications

19. 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
20. Residents in the following groups have been identified as been particularly impacted by the increased cost of living in York and will be encouraged to apply if they need additional support
 - People with disabilities, including children
 - Carers
 - People with health conditions that are affected by the cold, such as COPD, severe asthma, cardiovascular disease, sickle cell anaemia
 - Pensioners
 - Single adult households with high energy, rent or mortgage costs
21. Grants will be through a discretionary means tested application which will require applicants to prepare some financial information.

22. Approved awards for assistance with food, energy bills – electricity, gas, oil and Water bills (including sewerage) will be standard amounts based on household size.
23. Applications can also be made for exceptional financial circumstances relating to other essentials which will be assessed on a discretionary basis. Any exceptional discretionary awards will be made on an individual basis as appropriate.

What information I will need to provide

24. We will need to information about your circumstances and what assistance you are applying for.
25. We will need to ask for information and evidence to show applicants meet the criteria, such 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.
26. We may ask for further information about your personal circumstances in depth to make sure you are seeking all available support.
27. When applying for assistance with
 - Energy bills – electricity, gas, oil
 - Water bills (including sewerage)
 - 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.

28. We will have a specialist advice support worker to reach out into the community to those who are not digitally engaged or have other reasons why they are not aware or able to apply for financial support. Advice agencies will also 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 support such as, for example, StepChange debt charity.

How many times can I apply?

29. There will be one application award payment per household. The funding is ring-fenced and covers the period from 1 April 2023 until the 31 March 2024.

Route 1 -. 2 payments to be made in June and November for period 01/04/23- 31/03/24

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

How will awards be made?

30. Awards will be paid directly to people's bank account.

31. The award levels are set out at Table A.

Reviews

32. 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.

33. 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.

34. We will not review a claim if the funding is exhausted, or the scheme has closed (31st March 2024).