



Northumberland
County Council

**HOUSEHOLD SUPPORT FUND
(HSF) ASSISTANCE POLICY**

**NORTHUMBERLAND
COMMUNITIES TOGETHER**

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1. Introduction

- 1.1 The Household Support Fund will be made available from 06 October 2021 and will run to 31 March 2022 to support those most in need across England with the cost of food, energy (heating, cooking, lighting), water bills (including sewerage) and other essentials.
- 1.2 The Department for Work and Pensions (DWP) will provide funding to Northumberland County Council, under section 31 of the Local Government Act 2003, who will administer the scheme and provide assistance to vulnerable families with children and other vulnerable households, particularly affected by the pandemic.
- 1.3 Northumberland County Council indicative funding allocation is £2,480,330.00
- 1.4 Northumberland County Council has discretion to deliver the scheme through a variety of routes including providing vouchers to households, making direct provision of food, or issuing grants to third parties (with the exception of debt advice provision).
- 1.5 There is no requirement of the council to set up a scheme in a particular way although encouragement is given to working in partnership with the local Third Sector looking at a range of in-kind and voluntary support with links to advice and advocacy exploring a full range of delivery models.
- 1.6 The Council responded to this challenge by engaging with local stakeholders, public sector partners and the voluntary community sector to establish a local welfare support scheme designed by Northumberland County Council in conjunction with Northumberland Communities Together a multi-agency and multi-disciplinary team of professionals working to build local community capability and capacity to support our most vulnerable residents.

2. Strategic Aim of the Scheme

- 2.1 The objective of the Household Support Fund is to provide support to vulnerable households in most need of support this winter as the economy recovers.

3. Vision

- 3.1 The vision is for a local assistance scheme that goes beyond being a process for allocating money to an approach that supports those in need, to address short term needs, but also looks to tackle the underlying problems, through an asset based approach that connects with wider support networks and services that will help individuals and families to develop their own capabilities to manage better in the long term.

3.2 This policy has been designed to:

- Meet immediate needs and help those who are struggling to afford food and utility bills (heating, cooking, lighting) and water for household purposes (including drinking, washing, cooking, central heating, sewerage and sanitary purposes), or other related essentials.
- Help alleviate household poverty
- Help those most in need
- Support elderly and vulnerable people in the community
- Assist young people leaving care
- Keep families safe and well during the winter period

4. Aims and Objectives of the Scheme

4.1 The main aims and objectives of the scheme are:

- To provide help to meet applicants' immediate short-term needs for goods and services that arise because of a disaster or unforeseen circumstance.

4.2 There are two main elements to the scheme.

- Support for vulnerable households with a Child
- Support for vulnerable Households without a Child 'Other'

4.3 There are five ring fenced elements to the grant provision that the scheme will support.

4.3.1 Food. The Fund should primarily be used to provide support with food whether in kind or through vouchers or cash.

4.3.2 Energy and water. The Fund should also primarily be used to support with energy bills for any form of fuel that is used for the purpose of domestic heating, cooking or lighting, including oil or portable gas cylinders. It can also be used to support with water bills including for drinking, washing, cooking, and sanitary purposes and sewerage.

4.3.3 Essentials linked to energy and water. The Fund can be used to provide support with essentials linked to energy and water (including sanitary products, warm clothing, soap, blankets, boiler service/repair, purchase of equipment including fridges, freezers, ovens, etc.), in recognition that a range of costs may arise which directly affect a household's ability to afford or access food, energy and water.

- 4.3.4 Wider essentials. The Fund can be used to support with wider essential needs not linked to energy and water should Authorities consider this appropriate in their area. These may include, but are not limited to, 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. This list is not exhaustive.
- 4.3.5 Housing Costs. In exceptional cases of genuine emergency where existing housing support schemes do not meet this exceptional need, the Fund can be used to support housing costs. Where eligible, ongoing housing support for rent must be provided through the housing cost element of Universal Credit (UC) and Housing Benefit (HB) rather than the Household Support Fund. In addition, eligibility for Discretionary Housing Payments (DHPs) must first be considered before emergency housing support is offered through the Household Support Fund. The Authority must also first consider whether the claimant is at statutory risk of homelessness and therefore owed a duty of support through the Homelessness Prevention Grant (HPG).
- 4.3.5.1 In exceptional cases of genuine emergency, households in receipt of HB, UC, or DHPs can still receive housing cost support through the Household Support Fund if it is deemed necessary by their Authority. However, the Fund should not be used to provide housing support on an ongoing basis or to support unsustainable tenancies.
- 4.3.5.2 Individuals in receipt of some other form of housing support could still qualify for the other elements of the Household Support Fund, such as food, energy, water, essentials linked to energy and water and wider essentials.
- 4.3.5.3 The Fund cannot be used to provide mortgage support, though homeowners could still qualify for the other elements of the Fund (such as food, energy, water, essentials linked to energy and water and wider essentials). Where a homeowner is having difficulty with their mortgage payments, they should contact their lender as soon as possible to discuss their circumstances as lenders will have a set procedure to assist.
- 4.3.5.4 The Fund can exceptionally and in genuine emergency be used to provide support for historic rent arrears built up prior to an existing benefit claim for households already in receipt of Universal Credit and Housing Benefit. This is because these arrears are excluded from the criteria for Discretionary Housing Payments. However, support with rent arrears is not the primary intent of the fund and should not be the focus of spend.

- 4.4 Eligible spend does not include:
- Advice services such as debt advice;
 - Mortgage costs.

5. Eligibility

- 5.1 DWP has allowed flexibility within the scheme to identify which vulnerable households are in most need of support and allows Northumberland County Council to apply their own discretion when identifying eligibility.
- 5.2 Access to the Household Support Fund can be via:
- applications for support or
 - proactively identify households who may benefit,
- 5.3 Northumberland County Council will take a mixture of the two approaches.
- 5.4 There is no requirement for Authorities to undertake a means test or conduct a benefit check unless this specifically forms part of the Authority's local eligibility criteria. In accordance with their general legal duties, Authorities must have a clear rationale or documented policy/framework outlining their approach including how they are defining eligibility and how households access the scheme.
- 5.5 Household Support Fund eligibility should not be made conditional on being employed or self-employed, or directly linked to a loss of earnings from employment or self-employment. This will ensure that there is no National Insurance Contribution liability payable on any payments by either the claimant, the Authority or employer
- 5.6 Awards must be based on the following framework:
- at least 50% of the total funding will be ring-fenced to support households with children, with up to 50% of the total funding to other households genuinely in need of support this winter. This may include households not currently in receipt of DWP welfare benefits;

6. Household Support Fund Qualifying Criteria and Awards

- 6.1 There will then be two stages to the assessment of an application:
- Assessment of Need

- Financial Assessment

6.2 Assessment of Need

- 6.2.1 An assessment of need will be taken to help determine the severity and prioritisation of need and the referral route for support and assistance. A triage approach will be taken to determine the most appropriate solution and the timeliness of that response. i.e. whether it require an immediate response of less than 72hour from point of referral/receipt.
- 6.2.2 An assessment of need will be carried out to ascertain whether as a direct result of an inability to afford the goods or services requested either the health of the applicant or a member of their household will immediately deteriorate. In addition the applicant or a member of their household who lives with them should also meet at least one of the qualifying criteria.
- 6.2.3 Also, in exceptional circumstances where an immediate need for items or services has arisen following occurrence of an exceptional event or unforeseen circumstance; e.g. sudden misfortune involving loss of property or possessions.

6.3 Methods of support may include (this list is not exhaustive);

- PayPoint Digital Payment Solution
- Supermarket vouchers
- Pre-payment cards
- Direct payment to utilities
- Cash transfer in exceptional cases only
- Vouchers for food-banks

6.4 Financial Assistance

- 6.4.1 A financial assessment will be carried in order to establish whether the applicant has immediate access to any other form of financial assistance or is able to access other funding or support.
- 6.4.2 Whether eligible or not advisers will carry out a holistic assessment of the clients' circumstances and where possible, will look to signpost clients to local or national organisations who might be able to provide help or support

7. Household Support Fund Awards

- 7.1.1 HSF awards are to cover short-term needs only and an award may be for a specific item or a service to meet immediate living expenses for a short period. In some cases there is discretion to provide an award for a longer

period of time, depending on circumstances, where the presenting emergency can be expected to last for longer than 21 days.

- 7.1.2 Consideration will be given, however, to any circumstance other than the above where it is clear serious harm or risk is present to the applicant or their household if goods or services are not awarded.
- 7.1.3 Household Support Fund is intended to help the applicant over short-term requirements and may not solve a crisis altogether.
- 7.1.4 Household Support Fund will be in the form of a PayPoint Payment or voucher for goods and services. A direct cash award will only be made in exceptional circumstances
- 7.1.5 Decisions on whether to award will be made within 72 hours.
- 7.1.6 If the assessment of need has identified that this is an emergency assistance then decision is made before 1pm on the day, then the support will be provided the same day. If the decision is made after 1pm, every effort will be made to ensure the support is provided on the same day, although there may be occasions where support will be delivered on the next working day.

8. Exclusions

- 8.1 The following are examples which will be excluded from awards under the Household Support Fund assistance scheme (list is not exhaustive):
 - Work/ educational/ training expenses.
 - Court expenses.
 - Removal or storage charges following a Compulsory Purchase Order, a redevelopment or closing order, a compulsory exchange of tenancies, or under a housing authority's statutory duty to the homeless.
 - Domestic assistance and respite care.
 - Medical services.
 - Debt to Government/ Local Authority.
 - Holidays.
 - TV/Radio – licence; aerial; rental charges.
 - Car – Garaging; parking; purchase; running costs.
 - Housing costs.
 - Council Tax or Council Tax arrears.
 - Care home residents and hospital in-patients, unless the need is for a person who will be discharged as part of a planned resettlement programme
 - United Kingdom nationals who are not habitually resident in the United Kingdom.
 - A need which occurs outside of Northumberland.

- Rent in advance.

8.2 Notes to exclusions:

- 8.2.1 The exclusions above reflect the exclusions from the current scheme and where there are alternative funding sources within other publicly funded programmes.
- 8.2.2 In the case of prisoners about to be released there would be access to a discharge grant within the individual resettlement plan, and liaison with HMP will take place. In some cases an application for Transition Support may be made in advance where the applicant is due to move into the community, and is expected to be eligible to receive a qualifying benefit, but has no eligibility to other forms of support (such as Discretionary Housing Payment).
- 8.2.3 With regard to foreign nationals with limited immigration status etc. they are ineligible/excluded on the grounds of their non-entitlement to current benefits.
- 8.2.4 A number of exclusions above may be eligible for support from DWP Social Fund 'Budgeting Loans' accessed directly from DWP and entirely separate from the Emergency Support and Transition Support described above

9. Decision Making and Disputes

- 9.1 Once a decision on an application has been made the applicant and/or representative will be notified.
- 9.2 All decisions made on Household Support Fund assistance applications will be final and there will be no right of appeal or review.

10. Monitoring Arrangements

- 10.1 The Council will monitor the awards that are made through comprehensive regular information supplied by NCT to the DWP.
- 10.2 An interim MI return is required by 21 January 2022 for spend for the period 06 October 2021 to 31 December 2021. The interim MI return will be used to determine eligible spend to 31 December 2021 and an interim grant payment will be made to your LA for this period when the information in your return has been verified.

- 10.3 A final MI return is required showing total spend from 06 October 2021 to 31 March 2022 by 22 April 2022. The final MI return will be used to determine total eligible spend to 31 March 2022 and a final grant payment will be made to your Authority for this period when the information in your return has been verified.
- 10.4 Each MI return will include the Chief Financial Officer and Section 151 Officers name and email address to provide assurance on validation of funding spend.

11. Access to the Service

- 11.1 The service can be accessed via telephone during the following times (with the exception of bank holidays):
- Monday to Friday – 9:00am to 18:00pm
Northumberland Communities Together Tel: 01670 620015
 - Out of Hours & Weekends
Out of hours and weekends are handled by NCC OneCall emergency duty system. An out of hours voicemail service is also available including directing callers to other potential avenues of support. Tel: 01670 536400

12. Communications/Publicity

- 12.1 Communication and publicity of the service will be in line with an agreed communication programme.
- 12.2 Northumberland County Council will, as appropriate and practical, reference that the grant is funded by the Department for Work and Pensions or the UK Government in any publicity material, including online channels and media releases.

13. Counter Fraud

- 13.1 Fraudsters have been targeting COVID-19 support funds.
- 13.2 As with any welfare payment to vulnerable recipients there is a risk of fraud, as recipients might appear to be eligible when they are not. One of the biggest risks for this scheme is impersonation fraud, where fraudsters work through a residential area and falsely claim under the names of eligible recipients.

- 13.3 Northumberland County Council is committed to the fight against fraud in all its forms. Any applicant who attempts to, or, fraudulently claims an local welfare assistance award by falsely declaring their circumstances, providing false statements or evidence in support of their application may have committed an offence under the Theft Act 2006.
- 13.4 Where it is alleged, or suspected that such a fraud has been committed the matter will be referred for investigation. If an offence is found to have occurred, action will be taken including if appropriate criminal proceedings

14. Review of the Policy

- 14.1 This policy will be reviewed as and when required and at least on an annual basis and will take into consideration views of applicants, council staff, Members, specialist referral organisations, other referral organisations and other voluntary sector organisations with an interest in the Household Support Fund Assistance Scheme.

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