

LCC Household Support Fund Phase 3

1. What is the Household Support Fund (HSF)?

1.1 This is a national scheme administered by the Council to support Leicester residents most in need with food, energy (including heating, cooking and lighting) and water bills. Through professional referrers, it can also be used to support households with essential costs related to those items (cookers, fridge freezers, microwaves and washing machines) and 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 (the Scheme).

1.2 The Scheme is part of a wider support package for families, children and pensioners including the Holiday Activities & Food Programme (HAF Programme), and will run from 1st October 2022 to 31st March 2023, subject to budgetary restrictions outlined below in section 3. Referrals and applications will be accepted from 14th November 2022 to 5th March 2023 subject to any suspensions as notified on the council's website to allow the Council to manage application demand so that it is able to ensure it has sufficient capacity to undertake timely processing of applications received.

1.3 This document (the Policy) sets out the local eligibility framework and the Council's approach in administering the Scheme. The Policy is subject to change and should any amendments or additions be made; the updated Policy will be republished. Any referrals received the day following any published amendments will be assessed in accordance with that updated Policy.

2. What is the aim of the Scheme?

2.1 The aim of the Scheme is to support those most in need with global inflationary challenges and the significantly rising cost of living. This covers a wide range of vulnerable households including those with children, pensioners and other adults without children.

2.2 The expectation is that The Fund should be used to support households in the most need; particularly those who may not be eligible for the other support government has recently made available but who are nevertheless in need. This includes the Cost of Living Payments set out on 26 May 2022 and the energy support set out on 3 February (enhanced on 26 May 2022), and detailed on 29 July 2022. This may include, but is not limited to, people who are entitled to but not claiming qualifying benefits, people who are claiming Housing Benefit (HB) only, people who begin a claim or return to payment of a benefit after the relevant qualifying date as well as people who have fuel costs but who cannot access the £400 of energy support from the Energy Bill Support Scheme or the equivalence package confirmed on 29 July 2022. There may be groups who are vulnerable to rising prices even though they are supported through these schemes, for example large families or single-income families. It is important to stress that The Fund is intended to cover a wide range of low-income households in need including families with children of all ages, pensioners, unpaid carers, care leavers and disabled people.

2.3 Energy bills may be of particular concern to low-income households during the period of The Fund and the Council will prioritise supporting eligible households with the cost of energy.

2.4 Disabled people in particular may be facing acute challenges due to the disproportionate impact that rising costs bring for the additional services they need in order to manage their conditions, remain independent and avoid becoming socially isolated. For example, some disabled people may have increased utility bills due to the usage of equipment, aids or adaptations associated with their disability. They may also have additional heating, water or transport costs.

2.5 The Policy, in line with the guidance published by the DWP, seeks to make grant awards for all residents in respect of whom a valid referral is made during the operation of the Scheme and the full eligibility criteria outlined in section 4.1 below is satisfied, subject to the conditions contained within the Policy.

3. What are the main features of the Scheme?

3.1 Grant awards will be made from a limited budget allocation from Central Government of £3,429,353.16 (“the Funding”), though the budget will also be utilised to cover the cost of administering the Scheme, direct Cost of Living-equivalent payments to claimants only receiving Housing Benefit, supporting Free School Meals during October and February half-term and grants to food banks, meaning funding for distribution will be reduced accordingly. The Council will not be able to make further awards once the Funding has been spent.

3.2 The Conditions set out the following categories of eligible expenditure:

- Food;
- Energy for the purpose of domestic heating, cooking or lighting,
- Water bills including for drinking, washing, cooking, and sanitary purposes and sewerage;
- Essentials linked to energy and water;
- Wider essentials not linked to energy and water;
- Housing Costs subject to 3.3 to 3.8 below.

3.3 The Fund can only be used to support Housing Costs in exceptional cases of genuine emergency where existing housing support schemes do not meet this exceptional need. 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).

3.4 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 the Authority. However, the Fund should not be used to provide housing support on an ongoing basis or to support unsustainable tenancies.

3.5 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.

3.6 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.

3.7 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, and are subject to the criteria in 3.3 to 3.6 above.

3.8 Additionally, the Fund will only be utilised for support with housing costs if the tenant is shown to be able to set up a payment plan following an award to address their priority debts, will continue to make payment towards rent/council tax as applicable, and has or will take all necessarily steps towards pro-active support, e.g. involvement from the Income Management team, support worker or GP as applicable.

3.9 Subject to meeting the eligibility as contained in this Policy, successful claimants will receive a grant award. The nature of the grant to be given is at the discretion of the Council. Consideration will be given to the referral request and available information regarding the household's circumstances. Where a claimant is successful the following awards may be made:

- For all award types, a single award covering the grant period - repeat referrals will not be accepted.
- Referrals for white goods can only be made by professional referrers, and will not be accepted if a claimant household has already received another white goods item from a Council discretionary scheme within the previous twelve months.

- Only one claimant in each household will be considered to be eligible for the Scheme.

3.10 Referrals will be accepted from 14th November 2022 until 5th March 2023. Grant awards will take the form of vouchers, credit or item delivery in respect of one or more items of the award as detailed below, the form of which will be at the discretion of the Council taking into account the claimant's circumstances and the resources at the Council's disposal.

3.11 Eligibility is assessed as per household, taking into account household composition. A household is defined as the lead claimant, their partner, spouse or civil partner if they have one and any dependent children. Where energy costs are required, the lead claimant should wherever possible be the individual named on the bill.

3.12 The definition of a household with a child is a household containing any person who will be under the age of 19 at the time of award or a person aged 19 or over in respect of whom a child-related benefit (for example, Child Benefit) is paid or FSMs are provided.

3.13 The definition of a household with a pensioner is any household containing any person who has reached State Pension age at the time of award.

3.14 The definition of disability and disabled people aligns with the definition in the Equality Act 2010. Therefore, a disabled person is someone who has a physical or mental impairment that has a 'substantial' and 'long-term' negative effect on their ability to do normal daily activities. 'Substantial' is more than minor or trivial, for example it takes much longer than it normally would to complete a daily task like getting dressed; 'long-term' means 12 months or more, for example a breathing condition that develops as a result of a lung infection.

3.15 All grant awards must be distributed by no later than 5th March 2023. Applications submitted after this date will not be considered. Any awards made prior to this date which have resulted in the issue of any e-vouchers will continue to be valid for use up to the 30th March 2023, after which they will expire.

4. Am I eligible for support?

4.1 In order to be eligible for **any** grant award, a lead claimant in respect of a claimant household must meet the following criteria:

- be resident within Leicester, unless a household member is a foster carer for a child previously under the Council's care; and
- be aged sixteen years or more; and
- be on a low income¹; and
- have personal savings of less than £1,500, and;
- be experiencing financial hardship².

4.2 In order to be eligible for a **non-food** grant award, a lead claimant in respect of a claimant household must also meet at least **one** of the following criteria:

- have not been eligible to receive a November Cost of Living Payment (of £324), or;
- have not received support from the previous phase of the Household Support Fund between April and September 2022, or;
- be considered financially vulnerable or at risk (see Appendix 3.2).

4.3 A claimant household receiving district heating shall not be eligible for an award to cover energy bills. This shall not apply where the claim is up to £100 to cover instances of disability-related increased energy expenditure.

4.4 A claimant household consisting only of persons without recourse to public funds³ will not be eligible for a grant award. The only exception in which such a household will be considered is where there is a genuine care need that does not arise solely from destitution leading to a statutory duty for the Council:

- there are community care needs, and/or;
- they have serious health problems, and/or;

¹ "low income" means you are receiving less than the average full-time wage in Leicester of £404.25 per week, or you receive a means-tested benefit such as Universal Credit, Tax Credits, Housing Benefit or Council Tax Support

² "financial hardship" means that you or your household are not able to pay bills, repay debts, buy essential items or are otherwise experiencing difficulties because you have less money than usual.

³ As defined by s.115 of the Immigration and Asylum Act 1995.

- there is a risk to a child's wellbeing.

Households that meet the criteria are known to the Council's Persons from Abroad Team.

5. Can I apply myself?

5.1 You can apply yourself at leicester.gov.uk/householdsupportfund if you need help only with:

- food
- energy bills (including heating excluding households receiving heating from the Leicester City Council district heating network, cooking, lighting and water)

5.2 A professional will need to refer you if you need any of the following:

- Essential kitchen equipment (cookers, fridge freezers, microwaves and washing machines)
- In exceptional cases, support with housing costs.

5.3 A referrer can also complete an application on your behalf if you are digitally excluded.

6. Which departments and agencies are able to make a referral on my behalf?

6.1 The Council will accept referrals received from the following trusted partners and departments:

- Children's Services through your social worker (if you receive support from them);
- Adult Social Care & Safeguarding through your social worker (if you receive support from them);
- Your Income Management Officer or Neighbourhood Housing Officer (if you are a Leicester City Council tenant)
- Welfare Rights
- The Transitions Team

7. What do I need to provide with my referral?

7.1 We will ask referral partners to provide the following mandatory information, without which any referral may be refused:

- Confirmation that identity has been verified at source⁴, or that sufficient information has been provided for identity to be traced by the Council⁵ and that the referrer is satisfied on the basis of the evidence provided to them that the criteria for eligibility is satisfied;
- The reason for the referral, i.e. which of the eligibility criteria in section 3 are met;
- Name;
- Address and postcode;
- Mobile number and email address, unless assessed as digitally excluded – our preferred and fastest award method is digital;
- Household composition;
- If requesting support for heating or lighting through a billed supply, evidence of supply within the last three months (including the bill payer's name, supply address, supplier name, account reference and the supplier's bank details) and, if applying for historic utilities debt, evidence of that debt (e.g. a recent bill).

7.2 The referral partner must also provide the following information wherever possible:

- Landline number;
- Gender;
- Ethnicity;
- Disability status.

7.3 Referral partners must declare on a relevant household's behalf that they meet all relevant eligibility criteria.

8. How will the household receive their award?

8.1 Grant awards will be made in the following ways:

- Food, by e-voucher redeemable at a variety of retailers;
- Gas, by e-voucher or referral to directly credit accounts;

⁴ In order to meet this obligation, we ask that your organisation has verified both a form of photo ID (confirming the lead claimant's identity) and proof of address (confirming their residence)

⁵As governed by the mandatory sections of the referral form outlined below.

- Electricity, by e-voucher or referral to directly credit accounts;
- District Heating, by directly crediting rent accounts for awards related to increased disability-related expenditure only;
- Water/sewerage – by referral to directly credit accounts, subject to account deficit (awards cannot be made to accounts in credit);
- Microwaves, cookers, fridge freezers and washing machines – by delivery;
- Rent payments – by directly crediting rent accounts or direct transfer to your landlord

9. How will I be notified of the decision?

9.1 The Council will provide a written notice of its decision to the referrer or claimant for direct applications, by email. It is the responsibility of the referring party to inform the referred household of the outcome. For direct applications, the Council will provide this notice to the claimant by email. The decision notice will set out:

- a summary of the factors considered in reaching the decision;
- details of how to request a review or obtain more information about the decision;
- details of how the award (if any) will be made.

10. What can I do if I want the decision to be reviewed?

10.1 A lead claimant who is refused an award under the Scheme may ask the Council to review the decision within one month of the date of the decision. Such a request should be made in writing to household-support-fund@leicester.gov.uk. The review will be conducted by an officer who was not involved in the original decision.

10.2 The nature and value of an award is at the Council's discretion and will not be accepted as the subject of a review.

10.3 There is no statutory right appeal against a decision not to award a grant, or against the value or composition of any grant. Complaints regarding the administration/service provided of the scheme should be made using the Council's complaints service at complaints@leicester.gov.uk. The only further recourse for

referred households is through judicial review or a complaint to the Local Government Ombudsman.

11. How does the Council prevent fraudulent claims for the Scheme?

11.1 The Council will ensure that all applications are validated by proof of identity, including checking details submitted using our application form with data held by the Council, and for bank accounts where it is necessary to do so.

11.2 If you falsely declare your circumstances, provide a false statement or provide false evidence in support of your application, you may have committed an offence under the Fraud Act 2006.

11.3 Any actual, potential or perceived conflict of interest must be declared by the referring party. Failure to do so will result in the termination of referrals from the referring organisation and a referral to the Police.

11.4 Leicester City Council has a zero-tolerance approach to fraud and financial irregularity. All suspicions of fraud relating to this scheme will be referred to Leicestershire Police. In addition to any criminal action, the Council will seek to recover all fraud losses.

11.5 If it is subsequently identified that a payment under the Scheme has been awarded as a result of false or fraudulent information, including the claiming of duplicate awards, the Council reserves the right to withdraw the award and recover the resulting sum due.

12. Are the application form and this document accessible in other formats?

12.1 If you would like a hard copy or large print version please contact Leicester City Council on 0116 454 1006 or via email at SDIO@leicester.gov.uk or by post at the following free post address: Freepost YORKHOUSE. If you do need to write to us, do not write anything on the envelope except "Freepost YORKHOUSE" or it will not reach us.

12.2 The online form is accessible in relation to many forms of disability, including compatibility with read-to-user technology. Decision awards and notifications will also follow in this format.

12.3 Digitally excluded claimants are advised to contact one of the referring departments in section 5.1 above for support in completing their referral.

Appendix: Background and Legislative Framework

1. Finance and Monitoring

1.1 The Council will operate the scheme under Government guidelines. Grant awards are limited by government grant and cannot be increased.

1.2 The Council will undertake monitoring of the number and amount of grant awards in relation to the available relevant budget. The purpose is to ensure the grant awards budget has sufficient funds to meet demand throughout the period of the scheme.

1.3 The Council will also monitor cases where a grant referral has been refused to ensure decisions are being made fairly and consistently. The Council is subject to the general equality duty.

1.4 This means that steps will be taken to monitor implementation of this policy to ensure no one is subject to disproportionate adverse treatment because they had a protected characteristic. The general equality duty requires that the Council has due regard to the need to:

- Remove or minimise disadvantages suffered by persons who share a relevant protected characteristic that are connected to that characteristic
- Take steps to meet the needs of persons who share relevant protected characteristic that are different from the needs of persons who do not share it
- Foster good relations.

2. Legislative framework & equality monitoring arrangements

2.1 The Council may use any evidence and information supplied to it in respect of the Scheme to check the eligibility of the applicant in respect of this scheme or any other welfare benefit, discounts or exemptions in compliance with its powers and obligations under Data Protection Act 2018 and other legislation. Our data sharing and fair processing detail can be found at the following web link: <http://www.leicester.gov.uk/your-council-services/council-and-democracy/key-documents/internet-disclaimer/>

3. Definition of financial vulnerability to determine eligibility

3.1 The scheme is intended to support households who are financially vulnerable, having no or limited financial resilience and would be likely to present as:

- A working or benefit household on a low income, struggling to pay the bills (e.g. due to increases in gas/electricity tariffs) and just about managing financially (also known as cliff edge households); or
- Experiencing an immediate and unforeseen financial crisis, or;
- A household with Safeguarding needs (for professional referrals only, see 4. below)

3.2 The following characteristics are considered to be strong indications of a household that is either financially vulnerable or at risk:

- Leaving care child up to the age of 25
- SEND child, particularly those with a care plan under EHCP
- Ex-Armed Forces
- Troubled Families
- Statutory homelessness
- Traveller communities
- Pre-existing chronic medical conditions such as heart disease, stroke, COPD, diabetes or childhood asthma
- Mental ill-health that reduces individual's ability to self-care (including dementia)
- Pregnant women
- People with learning difficulties
- People assessed as being at risk of, or having had, recurrent falls

- People who are housebound or otherwise have low mobility
- Assessed as having a 'limited capacity for work' by the Department for Work & Pensions (on Universal Credit or Employment & Support Allowance)
- One or more children aged 0-4

4. Definition of safeguarding needs (risk to health and safety)

This crisis will be the cause of a severe risk to the health and safety of the applicant or an immediate family member/dependant(s). Examples of when your health and safety might be at severe risk include:

- no access to essential needs (food, and heating);
- imminent deterioration/deterioration in health;
- domestic or sexual abuse;
- neglect and harm;
- breakdown of the family unit;
- exceptionally poor living conditions;
- onset of, or deterioration in the health of an immediate family member;
- risk of homelessness deemed to be unintentional;
- safeguarding including corporate parenting responsibilities (adult or child)