

Household Support Fund 5 Food, Energy & Essentials Grants Eligibility Framework

April 2024 - September 2024

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1. Background

1.1 This document sets out Canterbury City Council's ('the Council's') approach to supporting people through the Department for Work and Pensions' Household Support Fund.

1.2 The Household Support Fund is a national scheme. Round 5 will run until 30 September 2024 (subject to funding availability) and is part of a wider support package helping to relieve financial pressure on households with a low income and will support residents who are most in need this financial year during the period of economic hardship.

1.3 Further guidance regarding Household Support Fund 5 can be found on the Government's and Canterbury City Council's website:

- <u>1 April 2024 to 30 September 2024</u>: Household Support Fund guidance for county councils and unitary authorities in England - GOV.UK (www.gov.uk)
- Apply for a Household Support Fund payment | Canterbury City Council

1.4 The objectives of the framework will be to:

• Provide support to vulnerable households recognising the profile and specific needs of residents, in particular those who have been most adversely impacted by the high cost of living.

• Support households and prevent household needs from escalating into crisis.

1.5 This framework will be applied from 1 April 2024 - 30 September 2024. In applying the framework, the Council will have regard to relevant implementation guidance as issued. Further information regarding this guidance can be found at: <u>https://www.gov.uk/cost-living-help-local-council</u>

1.6 Funding received by Canterbury City Council will be made available to support households with:

- Food costs
- Energy costs
- Essential items such as sanitary products, clothing and broadband.

1.7 The total expenditure in this period resulting from awards under this scheme will not exceed the value of the funding available.

2. Equalities

2.1 The creation of a Household Support Fund framework facility meets the Council's obligations under the Equality Act 2010.

2.2 The Council recognises the impact of the high cost of living and its economic consequences on our low-income residents and therefore the importance this framework has in protecting those applicants most in need from financial support.

2.3 We recognise that many of our most vulnerable applicants may have additional needs. Applicants will also be offered further support as applicable via other schemes managed by the Council as well as appropriate signposting to other relevant services if required.

3. Purpose of the Household Support Fund

3.1 The objective of the Household Support Fund is to provide support to lowincome households where alternative sources of assistance may be unavailable.

3.2 All applications will be treated on their individual merits based on the information and supporting evidence provided in conjunction with consideration of the available funds. This may mean that not all applications can be agreed.

3.3 Priority will be given to cases with immediate need and any applications with regards to arrears may be considered separately. Further advice may also be offered such as benefit eligibility and signposting to other agencies as appropriate.

4. Eligibility Criteria

4.1 To be eligible for a payment through the Household Support Fund, you must:

- be a resident of the Canterbury district over 16 years old (including University students);
- have a total household income of £40,000 or less this includes any money from employment or benefits;
- have less than £1,000 of savings and be able to evidence this with a statement dated within the last month;

- not have access to any other funds that can be relied on to meet the need you are applying for, and where you would be left with insufficient resources which would cause serious risk to your own, or your family's, health, or safety;
- not have applied more than once for the scheme between April 2024 and September 2024.

4.1.2 You can only apply for one type of support per household - so for example, you cannot submit an application for food bills and an application for help with energy costs.

4.2 The following benefits are considered, but not limited to, when assessing the applicant's household income:

- Universal Credit
- Working Tax Credit/Child Tax Credit
- Income Based Employment and Support Allowance
- o Income Based Jobseeker's Allowance
- Income Support
- Pension Credit
- Attendance Allowance
- o Housing Benefit
- o Child Benefit
- o Personal Independence Payment
- Disability Living Allowance
- Carers' Allowance

5. Grant Amounts

5.1 Canterbury City Council is committed to supporting as many households as possible through the distribution of this funding. In order to do this, we have set out the following funding structure:

Nature of Funding	Funding Amount
Help with food bills	£250
Help with energy bills	£250
Help with essential items	£250

6. The Household Support Fund process

6.1 An application for an award may be made via a self-referral or a professional referral, e.g., by a Council Officer, Councillor or community and voluntary sector officer. An application can be made by completing the Household Support Fund form via the Council's website.

6.2 Applications from people not meeting the minimum eligibility criteria will not be considered.

6.3 In some cases the Council may use information held to make an award in the absence of an application form.

6.4 It is the applicant and referrer's responsibility to ensure that the correct items/services are requested at the time of requesting an award. Additional items cannot be added at a later date.

6.5 It is the responsibility of the applicant or referrer to collate and provide evidence in support of the application. Failure to provide the required information and evidence will result in the automatic rejection of an application.

6.5.1 Evidence should be provided electronically via the online Household Support Fund form. If a resident does not have access to the internet support can be offered by contacting the Council or a local community hub.

6.6 The following evidence should be provided with every application:

- Bank statements covering one full month for every account belonging to all members of the household over the age of 18. If members of the household aged 16-17 contribute to household bills and receive employment or benefits income, we will also require bank statements from them. Bank statements must show evidence of all income and all household bills being paid. Applicants must also declare any savings. Bank statements older than 3 months cannot be accepted. Where possible, we require bank statements in PDF format. We cannot accept screenshots from a mobile banking app.
- If somebody in the household does not use online banking, clear photos of paper bank statements can be uploaded. Every page of each statement must be included. Photos must be clear and contain the entire page. Each page must be numbered in order. If photos are not clear enough, the application will automatically be rejected, and the applicant will have to reapply to the Household Support Fund.

- Proof of address;
- If you or anyone in your household is in receipt of housing benefit, we will need a letter or statement confirming your weekly or monthly allowance.
- If anyone in the household is in receipt of Universal Credit, we will need their most recent Universal Credit statement.
- Bank details for the grant to be paid into if an application is successful.

6.7 The Council may request any other reasonable evidence in support of an application for a Household Support Fund award. The applicant or referrer will be asked to provide the evidence and it must be provided within two weeks of the request although this will be extended in appropriate circumstances.

6.8 The Council reserves the right to verify any information or evidence that the applicant supplies, in appropriate circumstances, with other Council departments, government agencies and external organisations or individuals. We may also use the information for the detection/prevention of fraud.

6.9 If the applicant is unable to or does not provide the required evidence in the agreed time, we may treat the application as withdrawn by the applicant and we will not be under an obligation to assess it.

6.10 In applying this framework, the decision maker may take into account alternative funding provision, e.g., loans. One off financial support payments, e.g., Discretionary Housing Payments and the government's Winter Fuel Payment will not be counted when assessing the household's income.

6.11 The possible outcome of an application is to award fully, partially, or not at all.

7. Making an award of Household Support Fund

7.1 The Council will decide whether or not to make an award from the Household Support Fund, and how much any award might be. Awards will be given in the form of a direct BACs payment to the bank account provided at the time of application.7.2 The Council will notify the applicant of the outcome of their request on the day the decision is made. This may be by letter, email, SMS (text) or a combination of these methods.

7.3 Where the request for an award is unsuccessful or not met in full the Council will explain the reasons why the decision was made.

7.4 The Council may, with the applicant's permission, also inform a support worker or advice agency of a decision.

8. Fraud

8.1 The Council is committed to protect public funds and ensure funds are awarded to the people who are rightfully eligible to them.

8.2 An applicant who tries to fraudulently claim an award by falsely declaring their circumstances, providing a false statement or evidence in support of their application, may have committed an offence under The Fraud Act 2006.

8.3 Where the Council suspects that such a fraud may have been committed, this matter will be investigated as appropriate and may lead to criminal proceedings being instigated.

8.4 In the event that it comes to the Council's attention that a grant has been awarded as a result of misleading information, deception or fraud the Council will seek repayment of the monetary value of the grant from the recipient.

8.5 Where it comes to the Council's attention that the applicant has received a grant, payment or loan from another source for the same purpose as that for which a grant has been awarded under this framework, the Council may seek repayment of the monetary value of the grant.

9. Appeals & Complaints

9.1 If an applicant feels that an incorrect decision has been made regarding the eligibility of their application, they must contact the Council with the reasons why and provide further evidence where applicable. The Council reserves the right to request further evidence to reassess the application. Failure to provide the requested evidence will result in the reassessment of an application being refused.

9.2 All appeals will be taken to a panel of three officers who will look at the full application and all additional evidence before a final decision is made.

9.3 If applicants are unhappy with the final outcome of the assessment of their application, they can make a complaint via the Council's Complaints Procedure (available on the Council's website).