

Household Support Fund 6 Food, Energy & Essentials Grants Eligibility Framework

October 2024 - March 2025

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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 6 will run until 28th February 2025 (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 6 (HSF6) can be found on the Government's and Canterbury City Council's website:
 - 1 October 2024 to 31 March 2025: Household Support Fund guidance for county councils and unitary authorities in England - 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, particularly 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 October 2024 31st March 2025. In applying the framework, the Council will have regard to relevant implementation guidance as issued. Further information regarding this guidance can be found at: https://www.gov.uk/cost-living-help-local-council
- 1.6 Funding received by Canterbury City Council will be made available to support households with essential household costs, including but not limited to:
 - 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 low-income 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 £500 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 October 2024 and March 2025
- 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
- State pension
- Attendance Allowance
- Housing Benefit
- o Child Benefit
- Personal Independence Payment
- Disability Living Allowance
- o Carers' Allowance
- 4.3 If the Council is aware of another HSF scheme that an applicant might be eligible for, the Council may signpost an applicant to apply for this scheme instead of Canterbury City Council's own scheme. For example, an applicant might be housed in temporary accommodation in the Canterbury district by another Local Authority. If this Local Authority has a HSF scheme available, then the household would be expected to apply for support through their own Local Authority rather than through Canterbury City Council.
- 4.4 This is a discretionary award, and the Council reserves the right to amend these criteria at any time.
- 4.5 If the Council has any reason to believe that a grant would not be used for its intended purpose, the Council reserves the right to refuse a grant on this basis, even if the household meets the other eligibility criteria. For example, if the Council believes that the funds may be used for gambling.

5. Grant Amounts

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

Household Type	Grant Award
Single/couple with no children	£100
Single/couple with children	£150
Household with at least one pension	£200
aged person (over 66)	

- 5.2 In order to qualify for the £150 grant award for households with children, the applicant must provide proof of any children (under 18) who are permanently living at the address. This can include a Child Benefit letter, evidence of Child Benefit being paid into a bank account belonging to a member of the household, or a Universal Credit statement. The grant award can only be paid to the household that receives Child Benefit on behalf of the child/ren.
- 5.3 In order to qualify for the £200 grant award for households with at least one pension aged person (over 66), the applicant must provide a National Insurance number for somebody of pension age or older living at the address. The Council may ask for further evidence (e.g., formal identification and/or proof of address), if the individual's name and address cannot be verified using National Insurance number alone.

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. A friend or family member may also apply on the applicant's behalf. 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 this being requested at the point of the application first being picked up by a Council officer. The application will then go to the back of the queue once the required information is received. This may significantly delay the application process, and the Council may not be able to award a grant even if the applicant is eligible (e.g., in the event of funding running out).

6.5.1 Evidence should be provided electronically via the online Household Support Fund application 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, further photos will be requested. The application will then go to the back of the queue once the required information is received. This may significantly delay the application process, and the Council may not be able to award a grant even if the applicant is eligible (e.g., in the event of funding running out).
- Proof of address and local authority. Applicants must provide a copy of their latest Council Tax statement. If they are unable to provide this, they will need to grant their permission for the officer assessing their application to contact the Council Tax team to confirm they reside at the specified address and in the Canterbury district.
- If the applicant or anyone in the household is in receipt of housing benefit, we will need a letter or statement confirming their 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. It is
 the responsibility of the applicant to provide the correct bank details. Once a
 grant has been paid, the Council will be unable to recall the funds or pay
 another grant if the first grant is paid to incorrect bank details provided by the
 applicant.

- 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 consider 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 because of misleading information, deception or fraud the Council will seek repayment of the monetary value of the grant from the recipient and will take the appropriate legal action.
- 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 were not involved in the initial decision making. The panel 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).
- 9.4 This is a discretionary fund, and the Council reserves the right to refuse awarding a grant to a household. The Council's decision following an appeals panel is final, and the Council will always provide an explanation for why a decision has been made.