

Household Support Fund 4 Eligibility Framework

August 2023 - March 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.

1.1.1 This document is version two for Household Support Fund 4. As of January 15th 2024 we have reviewed our total spend to date and increased the grant amounts in order to ensure we spend all funding available by the 31 March 2024.

1.1.2 All new applicants will automatically be eligible for the new higher grant. We will backdate all applicants who have already received a grant, with the exception of those in receipt of boiler and white goods support.

1.1.3 Those who have previously received a grant for their Council Tax or rent arrears will only receive up to the revised amount if they are still in arrears.

1.2 The Household Support Fund is a national scheme which will run until 31 March 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 4 can be found on the Government's and Canterbury City Council's website:

<https://www.gov.uk/government/publications/household-support-fund-guidance-for-local-councils>

<https://www.canterbury.gov.uk/benefits-and-support/apply-household-support-fund-payment>

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 August 2023 until 31 March 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:

<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:

- Help with food costs;
- Help with energy and water costs for any form of fuel including oil or portable gas cylinders that is used for the purpose of domestic heating, cooking or lighting where the applicant can demonstrate that hardship would be experienced where a grant was not provided;
- Help with essentials such as sanitary products, warm clothing, toiletries, blankets;
- Repair or replacement of essential white goods linked to energy and water such as boiler service/repair, fridges, freezers, ovens etc;
- Council tax arrears;
- Rent arrears.

1.8 Mortgage costs are not eligible under this scheme.

1.9 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 £30,000 or less - this includes any money from employment or benefits;
- not have access to any 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;
- have less than £500 in your bank account and be able to evidence this with a statement dated within the last month;
- not have applied more than once for the scheme between August 2023-March 2024.

4.1.1 A household is defined as people living at the same address and sharing bills including rent and utilities, regardless of their relationship to each other. The only exception to this is a House of Multiple Occupation (HMO) where individual bedrooms are rented out and include bills. The Council reserves the right to request an applicant's tenancy agreement as evidence of tenure and bills.

4.1.2 You can only apply for one type of help 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
- Income Based Jobseeker's Allowance
- Income Support
- Pension Credit
- Housing Benefit
- Personal Independence Payment
- Disability Living Allowance
- Carers' Allowance

5. Grant Amounts

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

Nature of Funding	Funding Amount
Help with food costs	£300
Help with energy/water costs	£300
Help with essentials Examples: School uniform, winter clothes, toiletries, heaters, blankets,	£300

sanitary products, work-related support (shoes, coat etc), digital access (phone and/or broadband)	
Help with replacing or repairing a boiler or one white goods item	<p>£2,500 maximum for a boiler replacement or repair,</p> <ul style="list-style-type: none"> ● The applicant must provide two quotes from different providers for the work, or a receipt showing proof of purchase. ● Receipts must not be older than 3 months at the time of application. <p>In the region of £200-500 for a white goods item.</p> <ul style="list-style-type: none"> ● Applicants must provide two quotes for one white goods item, or a receipt showing proof of purchase. ● If prices for the two items are different, the lowest amount will be granted. ● Receipts must not be older than 3 months at the time of application.
Help with rent arrears	<p>£1000 maximum per household.</p> <p>The applicant must provide an up-to-date rent arrears statement from their landlord. This must clearly show the applicant's name and address.</p> <p>Where the property is owned by the Council, the payment will be made direct to the rent account.</p>
Help with Council Tax arrears	<p>£1000 maximum per household.</p> <p>The applicant must provide an up-to-date Council Tax letter specifying the arrears amount. This must clearly show the applicant's name and address.</p>

	Payment will be made direct to the Council Tax account.
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6. The Household Support Fund process

6.1 An application for an award may be made via a self-referral or via a request from a Council officer, councillor or voluntary or community organisation. 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 do so will result in a delay with the application being assessed and there is a risk that funding may run out before a decision is made. In the event that funding is spent before the required evidence is provided, the Council will be unable to award a grant even if the eligibility criteria is met. 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:

- Three months worth of full, recent bank statements for all members of the household over the age of 16 years. Bank statements must show evidence of all income and all household bills being paid. Applicants must also declare any savings. Bank statements older than 6 months cannot be accepted;
- Proof of address;
- Proof of benefits and/or employment for all members of the household over the age of 16 years. If an applicant is in receipt of Universal Credit then a full statement for one recent month may be requested;

- If requesting assistance with boiler service/boiler repair, a minimum of two quotes from different providers, or a receipt showing proof of purchase should be provided. Receipts should be no older than three months at the time of application. In the event of an emergency repair one quote would be sufficient and the Council will compare costs using its own housing experts.
- If requesting assistance with a white goods item, a minimum of two quotes in the region of £200-500 for one item, or a receipt showing proof of purchase should be provided. Receipts should be no older than three months at the time of application.
- If requesting assistance with Council Tax arrears an up-to-date Council Tax letter specifying the arrears amount must be provided. This must clearly show the applicant's name and address.
- If requesting assistance with rent arrears an up-to-date rent arrears statement should be provided. This must clearly show the applicant's name and address.
- 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. The exception to this is Council Tax and Council rent arrears support which will be paid directly to the Council Tax or rent account.

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).