

Household Support Fund 7 Eligibility Framework

April 2025 - March 2026

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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 7 will run until 31st March 2026 (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 7 (HSF7) can be found on the Government's and Canterbury City Council's website:
 - 1 April 2025 to 31 March 2026: 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 1st April 2025 31st March 2026. 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:
 - Essential items such as furniture, white goods, and flooring.
 - Energy costs
 - Rent arrears, where a household is not eligible for a DHP.
- 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 referrals 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 referrals can be agreed.
- 3.3 Priority will be given to cases with immediate need. 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 permanent resident of the Canterbury district over 16 years old;
 - Have a total household income of £40,000 or less this includes any money from employment or benefits;
 - Have less than £1,000 of combined 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 been referred more than once for the scheme between April 2025 and March 2026.

*If somebody in the household is above state pension age, we will still consider a referral if their combined household savings are above £1000. If everybody in the household is under state pension age and has more than £1,000 in savings, we would still consider a referral for flooring.

- 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
 - o Income Based Employment and Support Allowance
 - Income Based Jobseeker's Allowance
 - Income Support
 - Pension Credit
 - State pension
 - o Attendance Allowance
 - Housing Benefit
 - Child Benefit
 - 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.

5. Types of Household Support Fund Award

- 5.1 Canterbury City Council is committed to supporting as many households as possible through the distribution of this funding.
- 5.2 Canterbury City Council will be offering the following support as part of HSF7:

Award Type	Details	Delivery Partner
Flooring	Carpets for living rooms and bedrooms only. Where there is an exceptional circumstance, e.g., a medical reason, vinyl will be provided. Flooring will be offered to social housing tenants only.	N&S Carpets Oliver Carpets
Children's Beds	Bunk beds or single beds (plus mattresses) for children experiencing bed poverty. Beds will be delivered and assembled by the delivery partner. Where required, a voucher will be issued so the beneficiary can purchase bedding.	Beds4Us
Second-hand furniture	Requests can be made for second-hand furniture. Beneficiaries will be invited to attend Necessary Furniture's warehouse to select their furniture. Once all furniture has been selected, it will be delivered to their home.	Necessary Furniture
White goods	Requests can be made for fridge freezers, cookers, and washing machines. These will be ordered by the Council and delivered to the property.	White goods will be purchased online from stores such as Amazon and Currys.
Energy support	Discretionary energy support may be provided in emergency cases.	A voucher will be provided
Rent arrears	Discretionary rent arrears support may be provided in emergency cases, and when a household isn't eligible for a Discretionary Housing Payment (DHP).	N/A

^{5.3} To apply for any type of support, a referral form will need to be submitted by a professional body.

- 5.4 A request can be made for flooring, children's beds, second-hand furniture and white goods on the same referral form. However, each referral form will be assessed on a case-by-case basis and the Council cannot guarantee that all the support requested will be offered.
- 5.5 Emergency energy and rent arrears support can be requested by a professional body by contacting hsqrant@canterbury.gov.uk.

6. The Household Support Fund process

- 6.1 An application for an award may be made via a professional referral only, e.g., by a Council Officer, Councillor, or community and voluntary sector officer.
- 6.2 The referral form will only be shared with a professional body once they have attended a webinar or meeting with a member of the Household Support Fund team to discuss the eligibility criteria, and referral form requirements.
- 6.3 Referrals from people not meeting the minimum eligibility criteria will not be considered.
- 6.4 In some cases the Council may use information held to make an award in the absence of a referral form.
- 6.5 It is the beneficiary 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.
- 6.6 It is the responsibility of the beneficiary and 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 referral first being picked up by a Council officer. The referral will then go to the back of the queue once the required information is received. This may significantly delay the referral process, and the Council may not be able to accept the referral even if the applicant is eligible (e.g., in the event of funding running out).
- 6.6.1 Evidence should be provided electronically via the online Household Support Fund referral form, or via email to hsgrant@canterbury.gov.uk.
- 6.6.2 The following evidence may be requested at the point of a referral being made or during the assessment of a referral:

- 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 may also require bank statements from them. Bank statements must show evidence of all income and all household bills being paid. All savings must also be declared. 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.
- Proof of address and local authority. Beneficiaries 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 may request a letter or statement confirming their weekly or monthly allowance.
- If anyone in the household is in receipt of Universal Credit, we may need their most recent Universal Credit statement.
- 6.6.3 The Council may request any other reasonable evidence in support of an application for a Household Support Fund award. The beneficiary 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.
- 6.7 The Council reserves the right to verify any information or evidence that the beneficiary 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 beneficiary is unable to or does not provide the required evidence in the agreed time, we may treat the referral as withdrawn by the beneficiary 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 a referral is to award fully, partially, or not at all.

7. Making an award of Household Support Fund

- 7.1 The Council will decide whether to make an award from the Household Support Fund, and how much any award might be.
- 7.2 The Council will notify the beneficiary and the referrer 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 The Council will endeavour to notify the beneficiary and referrer of the outcome of their request as soon as possible and within 28 days.
- 7.4 On notifying the beneficiary and referrer of the outcome of their request, the Council will outline the next steps for receiving each award. These steps will differ depending on the type of award.
- 7.4 Where the request for an award is unsuccessful or not met in full the Council will explain the reasons why the decision was made.
- 7.5 The Council cannot offer cash alternatives for any award offered.

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 Any referrer or beneficiary 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 an award has been made because of misleading information, deception or fraud the Council will seek repayment of the monetary value of the award from the beneficiary and will take the appropriate legal action.

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

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.