

TITLE OF REPORT: Household Support Fund

REPORT OF: Colin Huntington, Strategic Director, Housing,
Environment and Healthy Communities

Purpose of the Report

1. To seek Cabinet's approval of the Council's proposal for the distribution of the Household Support Fund for the period 1st April 2022 to 30th September 2022

Background

2. The Department for Work and Pensions (DWP) Household Support Fund has been extended until 30th September 2022, providing £1.837m. Whilst the spirit of the fund remains the same, namely, to support those at risk of going cold or hungry there are some fundamental changes to the beneficiaries, which now includes one third to be spent on older people, one third on children, and one third other, which equates to c£582,000 after estimated administration costs of 5%. There is also greater emphasis on energy, although there is still discretion to support with other essentials such as food, water rates, broadband, council tax, household essentials (for example warm bedding, clothing, shoes) and in exceptional cases where all other avenues have been explored, housing costs.

Proposal

(Minimum) One third allocation to Children

3. It is proposed Gateshead continues to support children through the free school meals provision. This will require the Council to spend more than the third allocated for children, spending £756,000 to cover the May and Summer holiday but this proposal recognises these are low-income households, with a household income of less than £7,400.
4. Further, the proposal is to target through direct referrals and with the help of professionals in social care, early help, councillors and health visitors, pre-school children and young people who do not fall within the free school meal target group, with a spend of £50 per child as follows:
 - Young parents, estimated to include 150 children - £7,500
 - Families with disabled children and young adults, estimated to include 228 children = £11,400
 - Care Leavers, estimated to include 224 young people = £11,200
 - Referrals made through Family Support Workers operating in schools, estimated to be 100 children = £5,000
 - Referrals made through health visitors, estimated to be 100 children = £5,000

5. In addition, it is proposed the Council makes a grant to the Jewish Community Council of Gateshead of £30,000 to support children in Jewish schools who we know do not access free school meals.

(Minimum) One third allocation to Older People

6. It is proposed the Council uses data from Revenues and Benefits which tells us we have 8,500 older people in receipt of Council Tax Support, and from this number approximately 5,000 are in council housing and in receipt of full or partial housing benefit. After a data cleanse to identify duplicates between the two data sets, we propose to provide a single payment grant of £50 per household which equates to £425,000.
7. Further, it is proposed we set aside a sum of money to target those who are “just coping” and who may not be visible to us in our data sets. We will do this by direct referrals and with the help of social care, councillors, Age UK Gateshead, Older People’s Assembly, Citizens Advice Gateshead, and others.

Remaining spend on “Other”

8. This leaves us with approximately £394,000 for other uses, and from this £394,000 it is proposed the Council supports:
 - The creation of a small grant programme of £50k to support agencies to create warm spaces where people can go to keep warm, receive a hot drink and company. We’re exploring how we link this up with CCG funding to support VCSE agencies with utility costs.
 - Energy workshops across the Borough using existing resources provided by partners involved in energy advice and energy efficiency. To support these roadshows the Council will procure up to £25k:
 - energy efficiency items like LED light bulbs, draft excluders
 - “Heat the person” items building on the Martin Lewis guidance <https://www.moneysavingexpert.com/utilities/heat-the-human-not-the-home-save-energy/>
 - Warm bedding
 - Microwaves, slow cookers, and recipe cards to aid low-cost cooking

This leaves £319,000 for discretionary spend.

Discretionary spend

9. Further, we know there will be people across the Borough of all demographics at risk of going cold or hungry who are not in receipt of Council Tax Support, Housing Benefit, or free school meals who may yet be invisible to us, residents who are just coping and at risk of vulnerability. We therefore propose targeting the remaining money (£319,000) to reach these people through a collaboration with:

- Housing Team
- Private Landlords Team
- Age UK
- Citizens Advice Gateshead
- Older People's Assembly
- Libraries
- Social Care
- Revenues and Benefits
- Councillors and others

Recommendations

10. It is recommended that Cabinet supports the proposals to support:

- (i) low income families identified through free school meals and by direct referrals from professional partners;
- (ii) make a grant to the Jewish Community Council, recognising the Jewish community does not access free school meal provision;
- (ii) older people identified through Council Tax Support, Housing Benefit and by direct referrals professional partners;
- (iii) create a Warm Space Network and Energy Road Shows; and
- (iv) claim a 5% administration fee from which 2 FTE Grade D posts will be recruited to support the referral process.

For the following reasons:

- (i) Targeting the groups identified will meet our Thrive policy objectives.
- (ii) Creating the Warm Space Network and supporting the Energy Roadshows will provide a legacy beyond the Household Support Fund.

APPENDIX 1

Policy Context

1. Gateshead residents like many throughout the United Kingdom, are experiencing significant cost of living rises, to include increases in fuel, interest rates and escalating energy costs.
2. The driver for this work is the Thrive Policy Framework, in particular: -
 - Put people and families at the heart of everything we do
 - Tackle inequality so people have a fair chance
 - Support our communities to support themselves and each other
3. These proposals have regard to the Health and Wellbeing Strategy for Gateshead and the principle of targeting those in greatest need.

Background

4. The DWP Household Support Fund has been extended until 30th September 2022, providing £1.837m. Whilst the spirit of the fund remains the same, namely, to support those at risk of going cold or hungry, there are some fundamental changes to the beneficiaries, which now include one third to be spent on older people, one third on children, and one third other, which equates to c£582,000 after estimated administration costs of 5%. There is also greater emphasis on energy, although there is still discretion to support with other essentials such as food, water rates, broadband, council tax, household essentials (for example warm bedding, clothing, shoes) and in exceptional cases where all other avenues have been explored, housing costs.

What's different this time?

5. The focus on older people (pension age) is a new target group.
6. Whilst we are proposing to continue with supermarket vouchers for free school meals, for others the proposal is to use a different method of payment through organisations working with the Post Office who can organise a cash payment. Whilst this new method of payment would need to be set up, we can use the experience of the Energy Rebate initiative system to speed up the establishment of the system. Our assessment of the various payment options can be found at **Appendix 2**.
7. Previously our approach has been very light touch, but as we come out of Covid the proposal is to better support officers with decision making upon allocating this money, and in all referrals made to the fund by third parties. It is proposed that the relevant parts of the Council's Local Discretionary Grants Fund policy as well as guidance from DWP is used to strengthen the process. Some parts of the policy are not relevant for example in relation to restrictions around supporting people without recourse to public funds. These restrictions are not applicable to the DWP

Household Support Fund. The proposed Local Discretionary Grants Fund policy can be found at **Appendix 3**.

8. Further, in the past we relied on council staff in the Community Hubs, in Revenue and Benefits and VCSE partners to administer the fund without any additional resource but this is no longer sustainable. Staff are no longer present in Community Hubs, Revenues and Benefit staff are administering several other schemes simultaneously e.g. the Energy Rebate scheme and have no further capacity, and VCSE partners reported immeasurable pressure on their core business in the last round of funding. Therefore, on this occasion we propose resourcing 2 FTE from the Fund, Grade D posts, for 6 months at a cost of £25,317 to be a central point of contact and to administer all direct referrals from third parties. The small team will be managed within the Benefits Service.
9. The fund allows for reasonable administrative costs, and the guidance suggests a fee of 5% will be considered reasonable (£0.092m). Approaching the referrals and payments this way will provide a more streamlined process and it will help us to avoid duplication, something which in previous rounds of funding has been difficult to sustain without additional resource.

Summary of spend on Children

Free school meals	£756,000
Young parents	£7,500
Disabled children	£11,400
Care leavers	£11,200
Referrals by schools and health visitors	£10,000
Jewish Community Council of Gateshead	£30,000
Total	£826,100

Summary of spend on Older People

Older people in receipt of Council Tax Support	£595,000
Budget for targeting those who are just coping in the older people category	£100,000
	£525,000

Remaining spend on “Other”

This leaves us with approximately £394,000 for other uses, calculated as follows:

Grant Allocation	£1.837m
Admin Allocation (5%)	(£0.092m)
Grant to be allocated to households	£1.745m
Households with Family	(£0.826m)
Households with Older People	(£0.525m)
Remaining to be allocated	£0.394m

10. **Consultation**

Cabinet members have been consulted on the proposals.

Alternative Options

11. In previous rounds we have relied more heavily, although not exclusively, on VCSE partners to distribute the funds on our behalf, but the demand for service placed an intolerable pressure on VCSE agencies and visibility of potential duplication was much restricted. If we were to take this approach again, we would need to resource the VCSE agencies – on previous occasions they worked within their existing resources. However, in smaller agencies it is likely recruitment to short term employment opportunities may be problematic in the current job market, whereas the Council is more likely to be able to resource the work from its much bigger workforce.
12. There are many ways this money could be distributed, but we have used our learning from previous rounds to formulate these proposals. Further, enquiries with neighbouring authorities and our participation in national networking calls suggest our approach is similar to others.

Implications of Recommended Option

13. **Resources:**

- a) **Financial Implications** – The Strategic Director, Resources and Digital confirms that all grant money must be spent, not just allocated, by the end of September. Any underspend must be returned to national government, there is no provision for roll over to future programme activity.
- b) **Human Resources Implications** – 2 FTE Grade D employees will need to be identified and deployed to support this work.
- c) **Property Implications** - None identified.

14. **Risk Management Implication** - Monitoring of spend is essential to ensure all funds are distributed in a timely fashion to Gateshead residents. Any under-spend needs to be returned to national government.

15. **Equality and Diversity Implications** -

7% of EdenRed food vouchers distributed to free school meal households remain unclaimed. We are working with Services for Schools and the Early Help Team to understand why this may be the case, if it's linked to their socio-economic status, and what support they might need from us to access these funds.

Further, using our network of partners and professional advisers within the Council, the intention is to identify people who may be vulnerable or just coping using a direct referral system. However, there will be people within these groups who may not be visible to us.

16. **Crime and Disorder Implications** – None identified
17. **Health Implications** – There are health implications for a vulnerable person living in a cold home, it increases their chance of serious illness or death. They are at higher risk of a heart attack or stroke, breathing problems, flu, depression and falls¹. Further, research has found that food insecurity is associated with increased risk of some birth defects, anaemia, lower nutrient intakes, cognitive problems, and aggression and anxiety².
18. **Climate Emergency and Sustainability Implications** - 9 in 10 households rely on gas boilers and lots of gas boilers need lots of gas; UK households consume more of it than almost all their European peers, at around twice the EU average. Gas burned in households now equates to half of all imports – that is why any spike in gas prices immediately translates into higher heating bills for the UK.

Adequately insulating homes is a key component of managing energy prices. And yet, the charity National Energy Action has noted that between 2012 and 2019 the number of home insulation installations dropped by 95%, and at current rates it would take nearly a century to properly insulate all the current fuel-poor homes in the country.
19. **Human Rights Implications** - None identified
20. **Ward Implications** - None identified

¹ National Institute for Health and Care Excellence, Helping to Prevent Winter Deaths and Illnesses Associated with Cold Homes

² Health Affairs, Food Insecurity and Health Outcomes

APPENDIX 2

Food Method of Payment

Method of payment	Pre-loaded payment cards	Supermarket E-vouchers	Gift card	On-line shopping facilitated by Council	BACS payment	Post Office Pay Out Scheme	Cash
Does it eliminate or reduce Stigma?	✓	✓	✓	✓	✓	✓	✓
Resident digital skills needed to implement?	✓	✓	✗	✗	✗	✗	✗
Does the payment method give choice of location/store?	✓	✓	✗	✗	✓	✓	✓
Does the payment method allow multiple shops?	✓	✓	✓	✗	✓	✓	✓
Provides choice of goods purchased?	✓	✓	✓	✓	✓	✓	✓
Alcohol or cigarettes prohibited.	✓	✓	✗	✓	✗	✗	✗
Could partners administer?	✓	✓	✓	✗	✗	✗	✗
Value can be flexible?	✗	✓	✗	✓	✓	✓	✓
Advance purchase/cost for council?	✓	✗	✓	✗	✗	✓	✓
Easily distributed in large numbers?	✓	✓	✗	✗	✗	✗	✗
Secure storage required?	✓	✗	✓	✗	✗	✗	✓



**Gateshead Council
Household Support Fund Scheme
April – September 2022**

May 2022

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Household Support Fund Scheme

1. Purpose

- 1.1 The purpose of this document is to outline how Gateshead Council will:
- Operate the Household Support Fund scheme 2022
 - Criteria used to decide an individual award
 - Criteria used to decide on automatic awards
 - How an award might be made
 - Further assistance offered
 - Exclusions
- 1.2 Each case will be treated on its own merits within the scope of this guidance. All applicants will receive equal and fair treatment to take account of the Council's responsibilities under all relevant legislation, for example the Human Rights Act 1998 and The Equality Act 2010.
- 1.2 Gateshead Council is committed to working with the local community and voluntary sector, and other interested parties to facilitate this scheme.

2. Considerations for an Award

- 2.1 Gateshead Council will consider making an award to applicants who meet the eligibility criteria specified in this document. The operation of the scheme is at the Council's discretion and applicants do not have an automatic right to an award. Awards will only be made where sufficient financial resources are available within the Council throughout the duration of the Scheme.
- 2.1.2 As a general principle, awards will not be made when a need arises owing to:
- lost or stolen money (*with or without a crime number*)
 - cash advances for benefit payments
 - benefit spent and
 - lost income through benefit sanctions or disallowances.
- 2.1.3 This scheme is not intended to replicate or take over the responsibility of statutory agencies nor is it intended to replicate the previous provisions provided for by Department for Work and Pensions (DWP) to 31/3/13.
- 2.1.4 Applicants may be restricted to one award from the scheme.
- 2.1.5 The fund is intended to support households with significantly rising living costs and to support those struggling with energy bills, food, water bills and other essential costs related to those items and with wider essential costs, including housing costs where existing schemes do not meet the exceptional need.

2.2 What exceptional needs might be met from the fund?

- 2.2.1 The following are needs which could be met from the fund (this list is not exhaustive):

Food
Utilities/energy
Exceptional Housing costs (not met from elsewhere) not mortgage costs

Essentials linked to energy and water – for example warm clothing, energy efficient cooking facilities

Wider essentials – for example bills including broadband, phone, clothing, transport related costs.

2.2.2 An award from the Household Support Fund is not intended to satisfy or meet every need which results from a household crisis situation.

2.2.4 What cannot be covered from this fund:

- Lost, stolen money
- Problems accessing capital that is not realisable
- Ongoing Housing support due to an unsustainable tenancy
- Mortgage Support

2.2.5 The Council will also take into account whether the urgent need:

- can be met by other sources of help or the possibility that some other person or body may wholly or partly meet the need;
- would not abate without immediate support;
- is the consequence of an act or omission for which the applicant or partner is responsible; and the applicant or partner could have taken reasonable steps to avoid.

2.2.7 Unless there are exceptional circumstances, applications from single people living with family members will not be awarded help under the scheme.

3. Claiming an Award

3.1 Core Eligibility Criteria

The core eligibility criteria of the scheme has been set by Government.

The funding must be distributed 1/3 to pensioners, 1/3 to families with children and 1/3 to other households in need.

It is for each Local Authority to decide how best to distribute the funds and Members have decided on a mechanism to support households within that statutory framework and within the timescales available for the funding to be distributed.

The majority of the funding will be distributed automatically to those households identified as most in need. There will also be a referral process to the council through collaboration with other services and organisations to consider an award to other households.

3.2 Automatic Awards

3.2.1 The following households will **automatically** receive an award from the fund:

- Households in receipt of Free School meals
- Young parents
- Families with disabled children and young adults
- Care leavers
- Households identified by Family support workers or Health Visitors
- Families with Children in the Jewish Community where identified in need.
- Pension Age Households in receipt of Council Tax Support

3.3 Awards by Referral

- 3.3.1 A household in need of support not otherwise identified or provided with any award as above, can be referred from another service or partner organisation to the Council for support under this scheme.
- 3.3.2 A referral for support must be accompanied by the applicants express permission to allow the Council to check and consider other relevant sources of information held by the council on their financial circumstances or whether an award has already been made.
- 3.3.3 A referral for support should provide information as to the immediate need and type of support required and any evidence to support the application (for example bank statements, letter from energy provider etc).
- 3.3.4 Referrals will be taken through collaboration with the following:
- Housing Team
 - Private Landlords Team
 - Age UK
 - Citizens Advice Gateshead
 - Older Peoples Assembly
 - Libraries
 - Social Care
 - Health Visitors
 - Family Support Workers (in schools)
 - Revenues and Benefits
 - Councillors and others
- 3.3.5 An award may not be made under this part where an award has already been made.
- 3.3.6 No award will be made where there are no remaining funds within the scheme or where an application has been made after 30 September 2022.

3.4 How to Apply

- 3.4.1 There is no direct application process to the council for an award.
- 3.4.2 There is no application process for automatic awards identified above.
- 3.4.3 Referrals are via contact with one of the agencies/services listed above.
- 3.4.4 All applications will be processed by the Local Discretionary Payments Team, Customer and Digital, Regent Street, Gateshead. NE8 1HH between the hours of 9.00am – 4.30pm, Monday to Thursday and 9.00am – 3.00pm Friday. The Council do not guarantee that a decision will be made, or an award made, on the day an application is submitted, and all applications will be dealt with as soon as is reasonably practicable.
- 3.4.6. In the case of an emergency check the Council website www.gateshead.gov.uk or try one of the following:
- If a child is at risk of abuse, harm or neglect, please contact the out of hours Emergency Duty team on (0191) 433 7033 on or contact the Police by telephoning 999;

- If an adult is at risk of abuse, harm or danger to themselves or others, please contact the out of hours Adult Social Care Direct on (0191) 433 7033 or contact the Police by telephoning 999;
- For non-emergency Police matters telephone 101
- If you are homeless or think that you are at risk of becoming homeless call Gateshead Housing Options Team on **0800 923 995** or **0191 433 3174**
- If you are a tenant of the Gateshead Housing Company and need to report emergency repairs or housing problems, please telephone the **Home Repairs** service on **0800 408 6008**.

3.4.7 The date of application is the date the Local Discretionary Payments Team receives a completed referral, provided the referral is in the correct form, is fully completed with supporting documentation and is acceptable as sufficient in the circumstances of the case.

3.4.8 Applicants are advised to wait until they are contacted by an assessor before making further enquiries.

3.5 Decision Making

3.5.1 The Council intends to make 'light touch' decisions when deciding on an award. Awards will usually be of a fixed sum amount as the funding stream for such awards is limited.

3.5.2 Abuse of the system will not be tolerated and action will be taken on any fraudulent applications.

3.5.3 We may seek to contact the applicant for further information and/or a number of information gathering processes may be carried out by an assessor to reach a decision. This may include telephone or email contact to:

- verify information provided;
- clarify details of the need;
- review the factors that have triggered or maintained an urgent need;
- discuss other types of support that may be appropriate.

3.5.4 On reviewing the applicant's circumstances, case details and eligibility, an assessor may reject an application on the basis that:

- There is insufficient funding available to provide an award on that occasion.
- The application was received after 30 September 2022 (the end date for the scheme)
- The need identified is not one that can be met from the scheme funding.
- The applicant has already received an award from the fund.
- There is insufficient information to verify eligibility to an award.
- The referral is deemed to be fraudulent [see section 7]

The operation of the scheme is at the Council's discretion and applicants do not have an automatic right to an award.

3.5.5 Gateshead Council reserves the right to reject applications at any stage of the process.

4 Awards

4.1 Method of Award

4.1.1 An award may be in the form of:

- Direct supply of goods
- A pre-paid card, which the applicant can use to purchase the agreed items/goods/service.
- A voucher for food at local outlets
- Payment via the Post Office
- Payment direct to your nominated bank account
- Any other method deemed suitable by Gateshead Council to satisfy the need applied for.

The Council are unable to supply cash direct to applicants.

4.1.2 Depending on the applicants' circumstances, awards may be made to:

- The applicant
- Their partner or immediate family member acting as an appointee
- An advocate service or statutory authority acting on behalf of applicant.

4.1.3 Arrangements through third parties may be helpful where the applicant has an illness or disability that impairs their ability to make a transaction or receive a delivery for the agreed item.

4.1.4 The Council's terms and conditions for the Household Support Scheme awards will apply.

4.2 Notification

4.2.1 Applicants will be notified of their decision either in writing (usually via email) or via telephone (and followed up by email). The notification will include the following information:

- How the award will be made
- Any other options for support available to the applicant

5 The right to seek a Review

5.1 Reviews

A Review of any decision can be requested using the procedure below:

5.1.1 An applicant (or their appointee or agent) who disagrees with a decision may request a right to seek a review. An applicant can ask for a review if they can:

- Demonstrate there has been a factual error in the decision made,
- There has been an oversight on a significant piece of evidence or
- New evidence has come to light which was not provided with the original application.

In these circumstances, the applicant must provide the relevant details. Such review requests must be made in writing within one calendar month to:

Local Discretionary Payments Team, Gateshead Council, Resources and Digital, Civic Centre, Regent Street, Gateshead. NE8 1HH or by email to LWA@gateshead.gov.uk

- 5.1.2 The decision will be reviewed by a senior officer who is independent of the initial decision and a decision made within one calendar month of the request for a review being made, or as soon as is reasonably practicable.
- 5.1.3 There is no right to seek a review where the decision not to award was based on lack of available funds by which to make an award.
- 5.1.4 There shall be no right to a review where the application is to meet a need not covered under the scheme.
- 5.1.5 There is no right to a review where the refusal is because another award has already been made
- 5.1.6 The outcome of a review shall be final and there shall be no further right to request a review or appeal against a decision.

6 Monitoring / Audit of the Scheme

- 6.1 To ensure transparency and consistency, the Council will monitor applications, items of spend and need and general cases. Such monitoring will be undertaken with due regard to the Council's responsibilities under all relevant legislation. The Council is subject to the general equality duty. 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 when making a decision under the scheme, the Council has due regard to the need to:
- Remove or minimise disadvantages suffered by persons who share a relevant protected characteristic specified in the Equality Act and other relevant legislation.
 - 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.

7 Fraud

Gateshead Council is committed to the fight against fraud in all its forms. An applicant who tries to fraudulently claim an award by falsely declaring their circumstances, providing a false statement or false evidence in support of their application, may have committed an offence under the Fraud Act 2006. Where it is alleged, or the authority suspects that such a fraud may have been committed, the matter will be investigated and if fraud is found to have occurred, action will be taken including, if appropriate, criminal proceedings.

8 Other forms of Support

- 8.1 While we cannot guarantee an award will be made in all circumstances, we will signpost applicants to other relevant sources of information, advice and guidance. This is because we have a duty of care to ensure people in crisis can get access to support that will safeguard against risks to their health and safety.
- 8.2 This support could include but is not limited to:
- Help to maximise income e.g. benefit and entitlement checks
 - Access to help on dealing with money worries and debt
 - Employment Support – access to support to help you to find job opportunities, calculate the benefits of being in employment, submit job application forms and prepare for interviews.

- 8.3 The relationship between the applicant and the Council will be underpinned by our core values of open, honest, approachable and keeping our promises.
- 8.4 All personal information disclosed by the applicant will be treated with the strictest confidentiality in accordance with the Data Protection Act and the General Data Protection Regulations.

9 Communications

- 9.1 The scheme will be publicised on the Council's website and the Council will ensure that key local agencies, front line staff, community and voluntary sector organisations are aware of how the scheme works.
- 9.2 All written correspondence should be sent to:

Local Discretionary Payments Team, Gateshead Council, Resources and Digital, Civic Centre, Regent Street, Gateshead. NE8 1HH

Or

LWA@Gateshead.gov.uk