

# Household Support Fund 5

April 2024 – September 2024

Framework

## Background

Lancashire County Council is providing South Ribble Borough Council with £329,741 as part of the Household Support Fund, from the UK Government. The fund is being awarded to Upper Tier Authorities (Lancashire County Council) who are encouraged to coordinate with Districts and partner organisations where appropriate. They have provided [guidance by the Government \(GOV.UK website\)](#) which sets out how we are to deliver the Household Support Fund.

The fund runs from 1 April 2024 – 30 September 2024. The intentions of the scheme are to provide extra support to those most in need who would otherwise struggle with household bills and essentials.

## Objectives

The fund is primarily be used to support households in the most need with food, energy, and water bills. It can also be used to support households with essential costs related to those items and with wider essential costs. In exceptional cases of genuine emergency, it can additionally be used to support housing costs where existing housing support schemes do not meet this exceptional need.

The Fund is intended to cover a wide range of low-income households in need:

- Households with children
- Households with pensioners
- Households with a disabled person
- Households with unpaid carers
- Households with a single occupancy
- Households subject to an unforeseen financial shock

## Principles

In delivery of the program of support we apply the following principles:

- a) Funding is used to meet immediate needs and help those who are struggling to afford household essentials.
- b) Funding is used based on local intelligence and the need to identify and support those most in need.
- c) Funding should also provide a long-term sustainable impact such as income maximization, advice, signposting to benefit, debt and employment services.
- d) Work with local services, partners and not for profit organizations to help identify and support individuals and households.

## Provision

The provision to be provided under the Household support fund in South Ribble is split in to three strands:

- **Advice and Support**

This strand of the programme is there to provide households and individuals with advice and support that can enable them to address immediate challenges and put in place measures or changes that will improve their overall financial security.

This strand will be delivered through enhancing the South Ribble Social Prescribing Service with additional capacity to manage referrals related to cost of living support. This will enable effective signposting and support individuals to make changes through a targeted health coaching approach.

Further to this, the authority will be able to deploy a low-income family tracker to effectively target low-income households that may be able to increase their current income through additional support and benefits that may be available to them.

- **Financial and Practical Support**

This strand will directly put financial resources in the hands of residents. A number of schemes will be operational that can support a wide number of households. Each scheme will have a set of criteria to ensure that funds are distributed fairly and with robust management to ensure claims are valid and meet the requirements of the Household Support Fund.

The support that will be available will include support for

- Energy and Water
- Food
- Essentials linked to energy, water and food (boiler replacement, washing machines etc)
- Wider essentials such as car repair, other bills, hygiene products, clothes
- Housing Costs (mortgage support is excluded)

- **Infrastructure and Community Investment**

This strand is focused on providing financial support to local communities who provide services and support directly to community members. This may be through local events where people can access services for advice and support or not for profit community groups providing services such as luncheon clubs, warm spaces.

The fund will provide money directly to larger partners delivery existing services which require additional capacity or boost. Further funding will be provided to Community Hubs, to identify local groups and projects.

To ensure that there is effective use of resources, all infrastructure and community investment opportunities will be identified by 30<sup>th</sup> May.

## Budget Profile

### Allocation

Administration (8%)	£	26,379
Advice Services (10%)	£	32,974
Un Ringfenced	£	270,388
<b>Total</b>	<b>£</b>	<b>329,741</b>

The budget profile broken down by activity is:

	Delivery	Description	Budget
Advice and Support			
	Social Prescribing Support	Contribution to costs of service which will provide advice and support around income maximization and signposting to key partners / organizations	£26,974
	Outreach and Engagement	South Ribble Cost of Living Bus – a focused campaign of activity over one week with partners to reach communities to provide access to advice and support	£6,000
			<b>£32,974</b>
Financial and Practical Support	Households Support Fund Payments	The scheme can help with short-term living costs such as food, gas electric, water, household bills and clothing	£100,000
	Step Up Grant	This fund is accessible by application referrals from professionals who come into contact with vulnerable households. This may include but is not limited to social workers; keyworkers delivering early help and family support; health visitors; and housing support officers.	£35,000
	Affordable Warmth (Warm Homes)	Support for residents in owner occupied properties to fund home adaptations that create energy efficiency improvements, therefore creating long-term sustainable reductions to energy bills.	£35,000
	Discretionary Housing Payments	Additional provision of Discretionary Housing Support.	£16,000
	School Uniform Pop-Up Shop	Targeted support for families with Children for access to school uniform, advice and support.	£4,388
	Discretionary Fund	Accessible through the social prescribing team, a small immediate relief fund to assist with access to training / employment courses, wellbeing activities.	£10,000
			<b>£200,388</b>
Infrastructure and Community	Local Resilience Fund	Fund to support local agencies and partners providing direct support to residents with cost-of-living support.  Council to work collaboratively with partners to increase capacity or sustain existing schemes of support available.	£55,000
	Community Fund	To provide the Community Hubs with a budget of £3k per hub to identify local community provision for advice, and practical support	£15,000
			<b>£70,000</b>

The administration costs are used to support officer time to administer the grants program as well as coordination of the delivery of Household Support Fund 5.

## Financial and Practical Support Schemes

The detail of the individual schemes is provided within this framework to set clear criteria and requirements for the provision of support.

Where financial support is provided, the council utilizes a platform called Huggg. The default method of providing funds is by voucher which is accessible by letter, email or phone. This enables the council to provide targeted support to households with vouchers that must be used within a time period and also for a particular purpose i.e. energy, food, household items.

In exceptional circumstances cash vouchers are issued where there is no other viable option. This will require approval from a Head of Service level before payment is made.

### Household Support Fund Payments

#### **Purpose:**

The scheme can help with short term living costs such as food, gas electric, water, household bills and clothing (this is not an exhaustive list).

The scheme will also sign post applicants to other sources of advice and support to ensure that you get all the assistance you may be entitled to including Welfare Benefits and Debt Advice to help address long term needs, before any decisions are made.

#### **Eligibility**

- A resident of the South Ribble area
- Experiencing financial hardship and not have enough resources to meet your immediate short-term needs.

Applicants may apply more than once during the duration of this round of funding, however applications will not be accepted within a 3 month period and we will request evidence that the funds awarded previously have been used for the intended purposes.

#### **Restrictions**

The scheme does not cover:

- Any requests for items that are not essential for example debts incurred by gambling or loans/credit cards, overdrafts, HP etc.
- Applications from those with sufficient income, savings, capital and assets
- Requests for household items where these are the responsibility of the landlord.
- Rent arrears and/or deposits unless meeting exceptional need.

#### **Information required to access support will include:**

- Address
- Full household details
- Applicant circumstances
- Applicant income
- All applications must be supported with bank statements for all adults in the household and for all accounts held – these must be for one full month – showing transactions in and out of the account and must be dated within the last 2 months. Screenshots showing the bank account details only will not be accepted but pictures of bank statements may be submitted.

If complete bank statements are not provided the application will not be considered

- Energy bills paid by direct debit will require a copy of the front and back page of the most recent bill showing:
  - balance owed
  - account number
  - confirmation of what type of meter you have installed.

If there are arrears on energy bills a copy of the bill will be required showing the arrears and payments made towards these arrears and payment details of the supplier.

- Evidence of any gambling on bank statements provided will be investigated further as awards may not be made where there is evidence of gambling.
- What support you need and why the support is required – a full explanation of the applicants circumstances is required giving a full in depth explanation, it is not adequate to simply put “increase in household bills”.

### **Amount of Award**

The amount of an award that can be made is £300. This is to be provided in appropriate vouchers.

For single-person households an additional £50 will be provided. (a total of £350)

Payment of cash vouchers will only be provided in exceptional circumstances where the applicant demonstrates that the vouchers provided for use at certain providers / retailers is not suitable.

### **Discretionary Housing Payment**

Discretionary Housing Payments (DHP's) help people with their rent when their housing benefit or Universal Credit housing costs payment does not meet the full value of their rent.

Applicants must be in receipt of some housing benefit or Universal Credit housing costs for an award to be made.

The full scheme and application process is on the South Ribble Website:

[Discretionary Housing Payments \(DHP\) - South Ribble Borough Council](#)

## **Step Up Grants**

This fund is accessible by application referrals from professionals who come into contact with vulnerable households. This may include but is not limited to social workers; keyworkers delivering early help and family support; health visitors; and housing support officers.

### **Eligibility**

- A resident of the South Ribble area
- Experiencing financial hardship and not have enough resources to meet immediate short-term needs.
- Applicants may only apply once during the duration of this round of funding.
- Applications must be made by an approved professional / partner agency

### **Use of Funding**

The aim of this grants scheme is to create sustainable positive change for residents, by covering expenses that other schemes do not, and or that exceed the value that can be awarded through the Household Support / Energy Grants. This may include, but is not limited to:

- Furniture
- Carpets
- Whitegoods
- Deep cleans
- Arrears (housing support costs\*)

In exceptional cases of genuine emergency where existing housing support schemes do not meet an exceptional need, the Fund can be used to support housing costs.

Where eligible, ongoing housing support for rent must be provided through the housing cost element of Universal Credit (UC) and Housing Benefit (HB) rather than the Household Support Fund.

In addition, eligibility for Discretionary Housing Payments (DHPs) must first be considered before emergency housing support is offered through the Household Support Fund. However, the Fund should not be used to provide housing support on an ongoing basis or to support unsustainable tenancies.

Support toward mortgage is not permitted.

### **Information Required**

The professional should be able to robustly demonstrate the hardship experienced by the household and the sustainability that can be realised. A full explanation of the applicants circumstances is required giving a full in depth explanation, it is not adequate to simply put "increase in household bills and lack of funds".

Information required to access support will include:

- Address
- Full household details

- Applicant circumstances
- Applicant income
- All applications must be supported with bank statements for all adults in the household and for all accounts held – these must be for one full month – showing transactions in and out of the account and must be dated within the last 2 months. Screenshots showing the bank account details only will not be accepted but pictures of bank statements may be submitted.
- Evidence of any gambling on bank statements provided will be investigated further as awards may not be made where there is evidence of gambling.

**Approved partner agencies include:**

(This list may be added to as the fund progresses and is not limited to those below)

- |                                     |   |   |
|-------------------------------------|---|---|
| • SRBC Internal Departments         | • Primary and Secondary Schools located within South Ribble | • The Base Community Centre   |
| • Lancashire Constabulary           | • Key Unlocking Futures                                     | • The Place Community Centre  |
| • Lancashire Fire and Rescue        | • Progress Housing Group                                    | • Community Network Outreach Service                                    |
| • NHS                               | • Home Start  | • New Day Foodbank  |
| • Department for Works and Pensions | • Unify Credit Union  | • Bamber Bridge Christian Community Larder                              |
| • Lancashire County Council         | • Christians Against Poverty                                | • Penwortham Foodbank   |
| • Parish and Town Councils          | • Onward Homes  | • St Mary's Foodbank  |
| • Other local authorities           | • Places for People   | • St Mary's Community Centre  |
| • Citizen's Advice                  | • Inspire   | • Churches and other religious institutions located within South Ribble |
|                                     | • Calico  | • Talkin Tables   |
|                                     | • Serco   | • Recognised Resocialisation Cafes                                      |

**Amount of Award**

The amount of an award that can be made is £2,000. This is to be provided in appropriate vouchers.

Payment of cash vouchers will only be provided in exceptional circumstances where the applicant demonstrates that the vouchers provided for use at certain providers / retailers is not suitable.



## **Affordable Warmth (Warm Home Grants)**

The aim of this grants scheme is to support residents in owner occupied properties to fund home energy efficiency improvements, therefore creating long-term sustainable reductions to their energy bills.

This scheme targets residents who cannot reasonably afford to fund the home improvements themselves. This scheme will operate on the same basis of the Affordable Warmth scheme managed by the council.

Improvements that this scheme funds includes:

- Replacement of broken boiler
- Replacement of inefficient boiler (EPC rating F or below)
- Replacement of broken timber single glazed windows or doors
- Cavity Wall Insulation
- Loft Insulation (Loft must be clear of any belongings)

**Households will be eligible for funding if they meet at least one of the following vulnerabilities and have a low income, defined as follows.**

### Vulnerabilities:

- people with a diagnosed cardiovascular conditions
- people with a diagnosed respiratory conditions (in particular, chronic obstructive pulmonary disease and childhood asthma)
- people with diagnosed mental health conditions
- people with diagnosed disabilities
- older people (65 and older)
- households with young children (up to the age of 5)
- pregnant women
- people who are terminally ill
- people with suppressed immune systems (e.g. from cancer treatment or HIV)
- people who have attended hospital due to a fall

The following vulnerable groups will be considered on referral from a professional organisation

- people who move in and out of homelessness
- people with addictions
- Recent immigrants and refugees.

### Low income

Low income can be confirmed in one of the following three ways:

- Someone being in receipt of means tested benefits
- Have a total household income not in excess of £31,000<sup>[1]</sup>
- A 'declaration' by the Local Authority or health / social care professional that affordability issues are present.

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<sup>[1]</sup> This is inline with the income criteria set for ECO4 Flexible Eligibility in the Statement of Intent template: <https://www.ofgem.gov.uk/publications/eco4-guidance-local-authority-administration>

## **Social Prescribing Discretionary Support Fund**

The aim of this fund is to create sustainable positive change for residents, by covering expenses that other schemes do not. Support being referred for must contribute towards enabling positive outcomes on health and wellbeing for the person (or family) experiencing financial hardship.

### **Eligibility**

- A resident of the South Ribble area
- Experiencing financial hardship / low income
- Be an engaged client of the Social Prescribing Service having attended at least two appointments
- Applicants may only receive funding once during the duration of this round of funding.

### **Use of Funding**

The support that can be provided are:

- Gym passes / memberships
- Support with personal care / hygiene i.e. haircuts
- Travel costs associated with attending community groups / courses
- Costs linked to courses that could promote wellbeing / employment
- Support with holiday club cover
- Specialist clothing for work / employment

### **Information Required**

The social prescribing link worker should be able to robustly demonstrate the hardship experienced by the household and the sustainability that can be realised. A full explanation of the applicants circumstances is required giving a full in depth explanation, it is not adequate to simply put "increase in household bills and lack of funds".

Information required to access support will include:

- Address
- Full household details
- Applicant circumstances
- Applicant income
- All applications must be supported with bank statements for all adults in the household and for all accounts held – these must be for one full month – showing transactions in and out of the account and must be dated within the last 2 months. Screenshots showing the bank account details only will not be accepted but pictures of bank statements may be submitted.
- Evidence of any gambling on bank statements provided will be investigated further as awards may not be made where there is evidence of gambling.

### **Decision Process**

Funds are at the discretion of the allocated link worker, and will be assessed by the Senior Social Prescribing Link Worker for approval.

Where a referral is submitted by the Social Prescribing Team Leader, this will be assessed and decided upon by head of service.

### **Amount of Award**

The amount of an award that can be made is £150. This is to be provided in appropriate vouchers or paid directly to an education provider or retailers where appropriate.

## **Local Resilience Fund**

The local resilience fund will be provided to local partners and service delivery organisations, who provide existing support or packages that assist in the cost of living.

The purpose of the fund is to provide additional capacity, sustainability or extension so that individuals / households can continue to access support.

The schemes they operate must meet the following criteria:

- The support is provided to a resident of South Ribble
- The support is targeted at those experiencing financial hardship and not have enough resources to meet immediate short-term needs.

## **How the money will be distributed**

Partners will be invited to submit an expression of interest, which must detail:

- The service provided
- How the service is funded and how additional support can add capacity, sustain or extend provision
- Detail who are the beneficiaries
- Provide demonstrable evidence of current success / support

## **Decision**

A decision will be made by the Cabinet Member of Communities, Housing and Leisure in consultation with the Director for Communities and Leisure

Grants have no minimum or maximum (only that which is the limit of the budget allocation). Any spending must be committed by 30<sup>th</sup> May. If it is not committed, then the funding will be released to support schemes in the Financial and Practical Support Strand. The schemes it will be redistricted too will be based on demand for particular schemes and levels of budget available.

## **Community Provision Grants**

To support local community provision, it is essential to support those small community based organisations which provide essential support to people struggling with the cost of living.

The council will work with its Community Hubs to provide an allowance to each area. This allowance will be based on an allocation to each hub calculated by the number of members within the hub. The funding must be committed by 30th June and used for the following:

- Provide funding to support provision for social based services i.e. luncheon clubs, warm spaces, access to spaces with Wi-Fi, cooking facilities, laundry.
- Events / Community outreach that provides advice and support which must involve agencies who can offer support for debt, energy, employment and income maximisation

### **Groups eligible must**

- Be not for profit and constituted
- Based in South Ribble
- Have less than £20,000 in income per year

Community groups in receipt of funding must provide effective monitoring and capture required data which would be set out in a grant agreement.

### **Decisions and approvals**

Approval for spends will follow established processes in the council's constitution for hub spending.

Grants should not be any less than £500. Any spending must be committed by 30<sup>th</sup> May. If it is not committed then the funding will be released to support schemes in the Financial and Practical Support Strand. The schemes it will be redistricted too will be based on demand for particular schemes and levels of budget available.

## Definitions

### Households with children

- For the purposes of reporting of this fund a child is defined as being 19 or under on date of application or a person aged 19 or over in respect of whom a child-related benefit (for example, Child Benefit) is paid or free school meals are provided.
- Where an eligible child lives on his or her own, they are a household that includes a child covered in the third allocation for households with children.

### Households with pensioners

- For the purposes of reporting of this fund, a household with a pensioner is defined as any household containing any person: who has reached state pension age by date of application.

### Households with a disabled person

- For the purposes of reporting of this fund, and under the Equality Act 2010, a person with a disability is somebody that has a physical or mental impairment that has a 'substantial' and 'long-term' negative effect on their ability to do normal daily activities. Disabilities must be acknowledged by a medical professional.

### Households with unpaid carers

- For the purposes of reporting of this fund, a household with an unpaid carer is a person of any age who provides unpaid help and support to wife, husband, partner, son, daughter, parent, relative, partner, friend or neighbour who has a diagnosed medical condition and cannot manage without the carer's help.

### Households with care leavers

- For the purposes of reporting of this fund, a household with a care leaver is an adult who has spent time living in the care system, away from their family. This could be with a foster family, in a children's home or supported housing service, or under another arrangement as agreed by their social worker. Young people usually leave care when they are 18 years old.

### Households of a single occupancy

- For the purposes of reporting we will consider a household where they are eligible or receiving single persons council tax discount.