

Household Support Fund 6 2024/25 – Detailed proposal and rules

Background

The Government is providing further funding in 2024/25 to Local Authorities to help support those most in need with the cost of essentials through the Household Support Fund. This next iteration of the grant scheme will cover the period from the 1st of October 2024 to the 31st of March 2025, and as with previous iterations may be delivered in partnership with third sector organisations to provide support to Local Authority residents.

This is the sixth iteration of the Household Support Fund. The council has previously used this funding to support households whose children receive income-related Free School Meals during school holiday periods, and has worked with Citizens Advice B&NES to support their delivery of the Fuel Voucher scheme.

The Department for Work and Pensions (DWP) has provided guidance to councils to help with the design their local support schemes and have set an expectation that the latest scheme, HSF6, should primarily be used to meet the immediate needs of those struggling to afford household essentials, including energy and water bills, food, and wider essentials. Authorities can also use funding to support households with housing costs where existing housing support does not meet this need and to supplement provision with signposting, advice and preventative support.

Whilst immediate needs of residents are to be prioritized, Local Authorities may also provide preventative support and deliver provision which has a long-term sustainable impact, for example household items which would reduce bills in the long-term. Preventative support can also include support with income maximisation through advice and signposting to benefit, debt and employment services, as well as activity to build local resilience and prevent households falling into poverty.

Allocation

The council's allocation for the period 1st of October 2024 to the 31st of March 2025 is £967,000. This must be spent within the financial year, and any unspent allocation will be retained by the government. There is no suggestion at this point that the scheme will be extended into 2025/26. The funding will be received in arrears and is conditional on quarterly management information returns being submitted to the DWP detailing expenditure and recipient profile.

Eligible support

- Energy and Water Food.
- Essentials linked to Energy and Water Wider Essentials.
- Advice Services (this must be linked to the delivery of practical support).
- Preventative Support Housing Costs (where current support provision does not meet demand).
- Reasonable Administration costs.

Further Requirements

Local Authorities must deliver part of their scheme through an application-based system which is open to residents for the remaining 6 months of the year continuously, or in regular intervals throughout this period.

Establishing eligibility

Within the constraints of the DWP guidance Local Authorities are free to decide on which residents will be eligible for support, the amount of support to be provided and the way in which support may be provided.

Proposal.

Officers have carefully considered how support has been delivered in the past through the Household Support Fund and have consulted with staff and partner organisations on possible delivery mechanisms which meet the DWP guidance and grant conditions.

Winter Fuel Payments for Pensioners.	£268,400	Eligibility is based on pensioner households in receipt of Council Tax Support but not in receipt of Pension Credit. This will mirror the eligibility criteria of the Winter Fuel Payment scheme and payments of £200 or £300 will be offered to individual households depending on the age of the claimant/partner and whether they were entitled to Council Tax Support without Pension Credit for the period 16 th of September 2024 to the 22 nd of September 2024.
Bath, Keynsham and Somer Valley foodbanks.	£60,000	A contribution of £20,000 to each foodbank to support the purchase and distribution of food parcels to residents.
Future Bright.	£30,000	To enable the funding of wider expenditure to assist residents to access work. For example, payment for uniforms and interview expenses, critical training, transport and driving lessons.
Free School Meal	£246,000	Based on 4100 children at

Vouchers.		£15 per child per week. For the October, Christmas and February half term periods.
Citizens Advice Fuel/Food crisis scheme.	£125,000	Citizens Advice will retain £25K for administration costs for distribution and the cost of vouchers.
Bath Mind Fuel crisis scheme.	£25,000	To provide support for clients with fuel/energy costs
Carers Centre grant support scheme.	£35,000	To provide financial support to carers for energy/living costs
Clean Slate Financial Health check scheme.	£17,050	To provide supermarket vouchers and wrap around advice for clients who agree to participate in the Clean Slate Financial health check.
Age UK Advice and Information service.	£16,000	To help to pay for the Advice and Information service focusing on helping Pensioners to claim Pension Credit and to access funds to help mitigate the withdrawal of Universal Winter Fuel Payments.
Care Experienced team.	£15,000	To help Care experienced young people with day to day living expenses and one-off items of expenditure
Discretionary Crisis Fund.	£79,550	This will be the application-based support scheme which has previously been available to residents in financial crisis. The budget for this support may be increased through use of alternative Local Welfare Provision funding.
Administration costs.	£50,000	These costs will cover Salary costs for staff dealing with additional applications and disbursing the grants, and IT and communication costs.
Total	£967,000	

Eligibility Criteria

For all schemes, the household must be permanently resident in B&NES or B&NES must have a legal responsibility for the education or care of the resident concerned.

Free School Meal Vouchers – Households will be entitled to one voucher of £15 per child per week where the child is entitled to income-related Free School Meals. This offer will also apply to children who are in early years settings where they would otherwise qualify for income-related Free School Meals if they were in Key Stage 2, or if the child eligible for 2 year old funded childcare <https://www.gov.uk/help-with-childcare-costs/free-childcare-2-year-olds> .

Citizen Advice Fuel Voucher Scheme – Eligibility will be determined by Citizens Advice Bath and North East Somerset and will focus on residents who are in fuel poverty

Grant payments to Care experienced residents – eligibility and the manner of payment will be determined by the B&NES Care Experienced team.

Winter Fuel Payments for Pensioners – Eligibility will be based on Households which receive Local Council Tax Support (LCTS) under the “Pensioner rules” <https://www.legislation.gov.uk/ukxi/2012/2885/regulation/3> , where there was entitlement to LCTS between the 16th to 22nd September 2024, but no entitlement to Pension Credit. Residents may apply for this payment through the Discretionary Crisis scheme, or it may in some cases be credited to their Council Tax account. £200 will be paid if the applicant or their partner were born between 23 September 1944 and 22 September 1958, and £300 if either were born before 23 September 1944.

Discretionary Crisis Fund payments to B&NES residents – eligibility will be determined by officers working in the Welfare Support service. To qualify for these payments residents will be on a low income* and in financial crisis**. Payments will be made at varying amounts depending on how much support the applicant and their family need, subject to a limit of £500. Funding for this scheme will be strictly controlled and once the monthly allocation has been exhausted no further payments will be made until the 1st day of the following month. Residents will only be able to access this fund once during 2024/25 unless there are exceptional circumstances.

Clean Slate/Bath Mind/Carers Centre

Eligibility will be determined by the organization responsible for distributing their allocated funding.

* Low income means entitled to an income related benefit, Pension Credit or Universal Credit, or combined household income from earnings and pensions of less than £500 per week and with savings of less than £2,000. In exceptional circumstances officers will be able to make an award at their discretion where the applicant does not meet the low-income/savings conditions. This will be considered on a case-by-case basis and decisions will be made balancing the needs of the applicant and the available budget and the council’s requirement to support other households in financial crisis.

** For the purpose of this scheme a person will be deemed to be in financial crisis if they are unable to meet basic living costs for food, shelter and clothing, after having

taken into account the resources they have available to them.

Rationale

This proposal satisfies the Household Support Fund grant conditions and DWP guidance. It will make use of existing IT and Administration systems which have been developed over previous iterations of the Household Support Fund. Feedback from staff working in the Welfare Support team and partner organisations and recipients suggests that Free School Meal vouchers and small grant payments to residents in financial crisis are an effective way of using the grant funding to support residents with cost-of-living pressures. The withdrawal of Universal Winter Fuel Payments means that a significant number of households will no longer qualify for this help, and this includes households who do not qualify for Pension Credit but are nonetheless on a low income. By targeting Pensioner Households who do not receive Pension Credit but whose income is sufficiently low that they receive support with their council tax, this ensures that a cohort of over 1000 low-income households will not miss out on this support.

The proposal also ensures that help can be provided to households who may have missed out on other Government support, who are likely to meet the condition of being in financial crisis, and that the needs of disabled people, carers and care experienced residents are prioritised. It also ensures that part of the scheme will be delivered as an application-based crisis support scheme available to residents for the duration of the financial year.