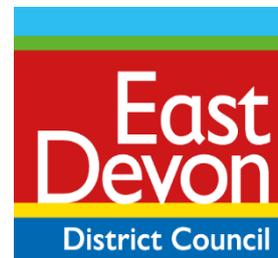


# Agenda for meeting of the Poverty Working Panel

Thursday, 8th December, 2022, 10.00 am



## Members of Poverty Working Panel

Councillors M Allen, M Armstrong, J Bonetta, M Chapman, B De Saram, S Hawkins, P Jarvis, D Ledger (Chair), M Rixson and T Woodward

East Devon District Council  
Blackdown House  
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(or group number 01395 517546)

Wednesday, 30 November 2022; Reissued: 1 December 2022

**Important - this meeting will be conducted online and recorded by Zoom only.**

**Please do not attend Blackdown House.**

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Public speakers are now required to register to speak – for more information please use the following link: <https://eastdevon.gov.uk/council-and-democracy/have-your-say-at-meetings/all-other-public-meetings/#article-content>

- 1 Public speaking
- 2 Apologies
- 3 Declarations of interest
- 4 Minutes of the previous meeting held on 17 October 2022 (Pages 2 - 5)
- 5 Rough Sleeper Navigators' presentation
- 6 Breathing Spaces Scheme update
- 7 Housing Support Fund update (Pages 6 - 16)
- 8 Food Poverty update

[Decision making and equalities](#)

**For a copy of this agenda in large print, please contact the Democratic Services Team on 01395 517546**

**EAST DEVON DISTRICT COUNCIL****Minutes of the meeting of Poverty Working Panel held at Online via Zoom app on 17 October 2022****Attendance list at end of document**

The meeting started at 10.00 am and ended at 11.49 am

**35 Public speaking**

There were no members of the public registered to speak.

**36 Declarations of interest**

Cllr P Jarvis: Minute 38; Affects Non-Registerable Interest: Works for a charity with an income 40p above minimum wage, so is personally affected by the rising cost of living.

**37 Minutes of the previous meeting held on 21 March 2022**

Minutes of the previous meeting held on 21 March 2022 were noted as a true and accurate record.

**38 Cost of Living Crisis - Winter Pressures Plan**

The Strategic Lead – Housing, Health and Environment presented the report which considered the cost of living crisis in the context of the Council's Poverty Strategy and alongside its commitment to support vulnerable residents through the challenging financial times.

The report proposed the adoption of a series of short-term measures to be implemented this winter and to be incorporated into a Winter Pressures Plan to help combat the worst impacts on vulnerable households. This will be a dynamic Plan that can be flexed in accordance with local intelligence and information appearing on the Poverty/Resilience Dashboard. An outline of the Plan was shown in an annex to the report.

It was recognised that much of the solution to the cost of living crisis is in the power of central government who steer social policy and make decisions on welfare benefits, price caps and hardship funding; however, the Council can play a useful role in ensuring resilience in the district's voluntary and community groups, supporting at risk households and operating a safety net for the least resilient households.

The Winter Pressures Plan pulls together a series of projects that can be deployed over the next few months, building on the Council's Poverty Action Plan and drawing together the work of partners, statutory and voluntary organisations who focus on cost of living, health & wellbeing and community development.

It was recognised that some of the district's most vulnerable people are tenants of the Council, and the Interim Housing Services Manager summarised the Housing Winter Pressures Plan which had been endorsed by the Housing Review Board

Discussion included the following points:

- Members commented on the valuable work of the Rough Sleeper Navigators, and the Working Panel will receive a presentation of this work, at its next meeting.

- Disabled people are particularly vulnerable with potentially higher energy costs, and those with mobility issues can struggle to access 'warm banks'. This is a group that the Council intends to be most supportive of, and support is already being targeted through the Energy Rebate Discretionary Scheme.
- Members would like some downloadable content to be able to hand to people who ask how they can access help, and which usefully signposts them to support.
- People need to see a map of warm/social community spaces and this information will be shared through social media and more traditional media, including a winter newsletter, to try to ensure it reaches everyone.
- There is some complexity since research has shown that targeting people for support can be counterproductive due to perceived social stigma, so it is important to be careful about how people are encouraged to ask for assistance if they need it, without them feeling unnecessary shame.
- It is intended to invite local MPs to meet with the district's food groups; Members of the Working Panel are welcome to join this meeting.
- One Devon is in the process of formally integrating health and social care, and it was encouraging to note in a recent meeting of leaders that the prevention, together with equalities and access to services, is high on the agenda. EDDC is pushing to ensure that work on poverty gets a fair share of the budget.

The Working Panel noted that the Winter Pressures Plan set out in the report had been adopted. The Working Panel will oversee and coordinate the implementation of the Plan.

### 39 **Social Resilience (Poverty) Dashboard**

The Service Lead – Revenues and Benefits and the Benefits Manager delivered a presentation outlining how the data from the Social Resilience (Poverty) Dashboard is used to support the work around the Winter Pressures Plan. This included:

- Most recently helping to inform the Discretionary Council Tax (Energy) Rebate Scheme – the majority of awards were made to households where a resident is disabled and/or a carer. Awards were also targeted to energy band E-H properties where households are in receipt of Council Tax Reduction.
- Helping to inform targeted spend on the Household Support Fund 3. In line with Department for Work and Pensions guidance, Devon local authorities will be looking to award a payment to those residents who are not entitled to a cost of living payment. Also identifying households not on mains gas and who therefore do not benefit from the Energy Price Cap, some 477 of which are in receipt of Council Tax Reduction; and looking to provide targeted support to these households.
- Assisting the modelling and revision of the Council Tax Reduction Scheme for 2023/24.

Discussion included the following points:

- The Service Lead – Revenues and Benefits expressed confidence that 100% of the Discretionary Council Tax (Energy) Rebate Scheme funding will be deployed. Letters go out to residents encouraging them to apply and outbound calls are made when numbers were down to a level to start to engage with people over the phone. A briefing paper will be prepared for the Portfolio Holder for Finance on the outcome of the main scheme, for circulation to Members.
- It was recognised that there are lot of good private landlords in the district covering the cost of the gas and electricity for their tenants and if the Council can lobby and tailor support under its control to assist these landlords, then it will do so.
- One Member expressed concern about funds becoming exhausted. The Service Lead – Revenues and Benefits responded that this is not currently the case but the position will be kept under review and where there is an issue, it will be brought to the attention of the Working Panel and Cabinet. She added that the Social Resilience team work creatively to support people to access funds from other sources, and the Council has its own hardship fund to draw on.

- Some Members would like to see parts of the dashboard published with data broken down by ward. The Service Lead – Revenues and Benefits stated an upgrade to the relevant IT systems needs to take place to enable a public facing dashboard to be published without sensitive or identifiable information.
- An update on the Breathing Spaces scheme will be brought to the next Working Panel meeting.

#### 40 **Review of Poverty Strategy Actions**

The Public Health Project Officer presented a progress report on the East Devon Poverty Action Plan. The Action Plan was created to support the Poverty Strategy with the intention that the actions would be delivered over a period of time, dependent upon capacity.

The Action Plan comprises 61 objectives, some of which are subdivided, and many objectives shared by more than one Service. It is structured around five objectives with the following themes:

1. Helping people on low incomes
2. Strengthening families and communities
3. Promoting an inclusive economy
4. Addressing the high cost of housing
5. Improving health outcomes for people on low incomes.

Members were asked to consider i) what the timescale and process should be for continuing to update the Action Plan - it was suggested that the Working Panel receives light-touch quarterly updates, with yearly reviews/changes; and ii) what the mechanism should be for Service Leads to request changes, corrections or updates to the Action Plan.

During a discussion it was raised that the reports indicate that a high percentage of people applying for support are disabled, but some Members would like more clarity on what help people with disabilities are receiving and the impact.

Following the discussion, Members agreed that the Working Panel should receive a quarterly update on the Poverty Strategy Actions, with light-touch reviews annually. If there any requests for changes to agreed actions from Service Leads, these should be brought back to the Working Panel for consideration.

Members expressed thanks to the Public Health Project Officer for doing this work, and to the colleagues who contributed to it.

#### 41 **Food Poverty update**

This item was deferred to the next meeting.

#### **Attendance List** **Councillors present:**

M Allen  
M Armstrong  
B De Saram

P Jarvis  
D Ledger (Chair)  
M Rixson

**Councillors also present (for some or all the meeting)**

P Faithfull  
I Hall  
T McCollum  
P Millar  
J Rowland  
E Rylance

**Officers in attendance:**

Sharon Church, Benefits Manager  
Amanda Coombes, Democratic Services Officer  
John Golding, Strategic Lead Housing, Health and Environment  
Andrew Hopkins, Communications Consultant  
Sarah James, Democratic Services Officer  
Libby Jarrett, Service Lead Revenues and Benefits  
Yusef Masih, Interim Housing Services Manager  
Helen Wharam, Public Health Project Officer  
George Whitlock, Data Analyst

**Councillor apologies:**

S Hawkins  
T Woodward

Chair .....

Date: .....

## Poverty Panel Meeting 8 December 2022

### Briefing Paper: Cost of Living Hardship Fund

#### 1.0 Background

The Council agreed at its meeting on 19 October 2022 for:

“officers to investigate creating an additional discretionary energy support fund based on evidence from the poverty dashboard data. This will look at taking into account existing funds, how this additional fund could be financed from the level of grants and also explore the systems and staff resources required to design and administer the scheme”.

At the 2 November 2022 Cabinet Meeting under the report titled “Household Support Fund (HSF) and Discretionary Fund” it was highlighted that the Council already had funds set aside of £257K to support households struggling to afford essentials. It was proposed that we could use this funding in addition to the Household Support Funding we had been given to help households struggling.

The government have extended the HSF and we have £323,033 to cover support for households that are in need with essentials, including help with energy costs this winter. This is in addition to the government cost of living payments currently being received by households. A copy of the report on the HSF and the proposals for this scheme are available here. ([Public Pack](#))[Agenda Document for Cabinet, 02/11/2022 18:00 \(eastdevon.gov.uk\)](#)

We have identified a number of households who will benefit from targeted funding under the HSF as well as an open application for any resident to apply for financial support. We are working to get this scheme live by the end of this year. Once this scheme is live we will then be in a position to identify where there may still be residents who have either fallen through the gaps or are still in need of extra support.

#### 2.0 Cost of Living Hardship Fund Policy

As we are not in a position to identify any particular cohorts for support we have nevertheless updated the previous Covid-19 Hardship Policy and renamed it the “Cost of Living Hardship Fund” (see appendix 1) to run alongside the HSF policy. As the HSF is time limited we will always seek to use that funding first, however there maybe occasions when we utilise funding from both schemes at the same time. For example, not sufficient funding available within HSF.

The draft policy has also been updated to reflect:

- Households struggling due to Cost of Living instead of Covid-19
- The fund will only be used when it is not possible to draw upon other available financial support schemes, such as the HSF
- Where a resident has been declined for financial assistance for the same support from another scheme unless due to unavailable funding.
- Using data to help build understanding through the social resilience (poverty) dashboard
- Updates relating to application process, data protection, fraud, etc.

This updated draft policy allows flexibility over how this fund will be utilised. Currently we are not in a position to identify where the need is for further support until we have distributed the targeted funding from the HSF and have a better understanding of who is approaching through the open application process. For instance we know with the discretionary energy rebate scheme that there were a number of households who did not want additional financial support even though they were in the cohort for receiving a targeted payment. It should also be noted that the government have provided a number of other measures to help households this winter.

We also recognise that there will be residents who have not received targeted support either through the HSF or from the government's cost of living payment but nevertheless are still in financial need – for example those that are just above the income thresholds for pension credit or those where their personal circumstances have taken a turn for the worse and who are or have not yet claimed the benefits they are eligible to receive.

Clearly the cost of living crisis is not going to be over quickly and energy prices are likely to stay high for some time. As part of the Council's poverty strategy we are keen to build upon more of the proactive work we can do in addressing root causes. As these are our own funds we have built into the policy the ability to utilise some of the funding to provide more energy efficient/saving measures to help reduce energy consumption in order to lower bills.

For instance, we know there are a number of low income households who are living in low energy rated accommodation and our aim would be to explore the possibility of trialling joint working on a small number of cases with Exeter Community Energy and Private Sector Housing to try and improve their accommodation and utilise this fund to support this work when appropriate. However where we can access funding from other schemes we would always do that first. This not only helps reduce household expenditure on energy costs it could also help to address health and wellbeing issues as well as supporting our climate strategy.

### **3.0 Current priority**

We need to get the HSF live to ensure that residents can access and receive financial support. Once we are live with the scheme we will be able to assess demand and where there is further need.

### **4.0 Our approach/Timelines**

- If the Poverty Panel agree with this approach then we will present the draft policy to Cabinet on 2 January 2023 for approval.
- At this stage we consider that the £257,000 currently available within the Hardship Fund is sufficient but this will be monitored and an update will be provided at the next Poverty panel meeting on the demand for HSF/Cost of Living Hardship Fund, current balances, etc.
- Once we run out of HSF we can still support households in need by utilising the Cost of Living Hardship Fund.
- In mid to late January 2023 we will have a better understanding of demand for HSF, how long that funding will last and potential gaps.
- Officers who administer the HSF will also administer the Cost of Living Hardship Fund. This is important to ensure that we are providing a joined up approach but also accessing other funds available by partner organisations.

- Applications under the Cost of Living Hardship Fund will be via our existing request for Financial Support form.

## **5.0 Other considerations/priorities**

### Energy Rebate Scheme

The Discretionary Energy Rebate Scheme closed on 30 November 2022 and our priority up until then was to ensure that we deployed all the government funding to our residents. We also need to complete the government returns required confirming spend and explaining how we have used this funding. As Members may recall under our local scheme we targeted the majority of funding at households with a disability or where there were carers. Although we received a good number of applications we also found that there were a number of residents who didn't want the funding. We also had to undertake a lot of phone work and repeated reminders to encourage applications. For those residents that couldn't apply online, staff resources were also needed to support residents being able to make a claim. Despite these measures not everyone made an application. Overall, delivering the Energy Rebate Scheme (main and discretionary) has taken a significant amount of staff resources to administer which is only just coming to an end.

### Household Support Fund

As highlighted in this briefing our focus is currently on launching the HSF3. This is also resource intensive as we have had to manually review identified cases in order to ensure amounts awarded for targeted support are correct due to system limitations. This work is essential for processing of applications as the data sits within the tables behind the application form.

### Working Age Council Tax Reduction Scheme

Changes to our Council Tax Reduction Scheme for 2023/24 – report was considered by Cabinet 2 November 2022 where we have proposed changes to our scheme which will lead to circa 2960 (65%) households seeing increases in the amount of support they receive. These changes include those in the lowest incomes (Band 1) seeing the relief being increased from 85% to 100% which will lift them out of paying council tax altogether. We're currently out to public consultation but the outcomes and recommended final scheme is to be presented to Cabinet at meeting on 2 January 2023 before going to full council. This is a tight timeline which we need to meet in order to be able to implement these changes in readiness for annual billing which starts late January 2023.

Link to the Committee report: [\(Public Pack\)Agenda Document for Cabinet, 02/11/2022 18:00 \(eastdevon.gov.uk\)](#)

### Alternative Funding Scheme and Alternative Fuel Payment

BEIS (Department for Business, Energy & Industrial Strategy) wrote to local authorities on 18 November to advise that they are requiring local authorities to work in partnership to deliver the Alternative Funding Scheme. There is approximately £1 million households across the UK who do not directly contract with a domestic electricity supplier and therefore miss out on the Energy Bills Support Scheme. In addition the government have also announced the Alternative Fuel Payment (AFP) for households that use fuels other than gas to heat their homes. All local authorities have been asked to attend a webinar on 6 December where we will be provided with more detail on what is planned including the

scope of the scheme. We know from previous schemes we've delivered on behalf of government that these need to be delivered at pace.

### Resources

At this stage it is unclear what the demand will be this winter and resource intensive the latest government schemes (Alternative Funding Scheme and Alternative Fuel Payment) will be on the Service especially as they are expecting this to be delivered at pace. Once we know this we will be in a better position to know what additional resources are needed and our capacity to set up and administer new schemes.

As mentioned we are keen to part use the Cost of Living Hardship Fund to build upon proactive measures to address poor energy rated properties especially those occupied by our vulnerable residents who are low income households. If the Poverty Panel are in agreement with this approach then in January we can start scoping up our approach as will involve working with partners. This will include how we can resource this project and the appetite from partner agencies to work collaboratively on solving underlying causes.

### **6.0 Summary**

As can be seen there are a number of schemes we have delivered or in the process of delivering that are providing support to low income households but require resources to be implemented.

The proposed draft Cost of Living Hardship Policy provides flexibility in how this funding is utilised and means if we do identify the need to provide further targeted support then there is also provision to do that within the policy.

### **7.0 Recommendations**

If the Poverty panel is in agreement with the draft policy and this approach, I will prepare a report to Cabinet for the 2 January 2023 meeting so Members can consider approving the policy.

Libby Jarrett

Assistant Director – Revenues, Benefits, Customer Services, Fraud & Compliance

<b>Issue details</b>	
<b>Title:</b>	<b>Cost of Living Hardship Fund Policy</b>
<b>Version number</b>	<b>2.0</b>
<b>Officer responsible:</b>	<b>Service Lead – Revenues, Benefits, corporate Customer Services</b>
<b>Authorisation by:</b>	
<b>Authorisation date:</b>	

<b>History of most recent Policy Changes – Must be completed</b>			
<b>Date</b>	<b>Section</b>	<b>Change</b>	<b>Origin of change (eg change in legislation)</b>
2022	All	<b>Updated to reflect funding to be used to support the impact of the current cost of living instead of Covid-19</b>	December 2022 Poverty Panel meeting.
27 April 2020		<b>Covid-19 Financial Hardship Fund Policy</b>	<b>Delegated Officer decision</b>

## East Devon District Council

### Cost of Living Hardship Fund Policy

#### 1 Why has the council introduced this policy?

The Council has provided funding to financially support residents who are struggling to afford essential bills due to the cost of living crisis.

#### What is the council's policy?

##### 2.0 Objectives

- 2.1 This fund is available to help ease the financial pressure on households who are on low incomes and who are struggling to afford essentials. As part of administering this fund along with short term emergency support we will also explore how we can provide financial support to achieve long term outcomes. This fund will only be used when it is not possible to draw upon other available financial support schemes, such as the Household Support Fund
- 2.2 Although the focus of this fund is on direct support to applicants, it can also be used to support our partners who are working with us directly in helping address and solve the wider issues affecting residents who are experiencing financial hardship that have been referred to them.
- 2.3 The scheme will compliment and support other schemes already running within East Devon District Council such as the Household Support Fund, Discretionary Housing Payments, Council Tax Exceptional Hardship Payments and other government schemes we are administering on their behalf.

##### 3.0 Eligibility Criteria

- 3.1 Our eligibility criteria balances supporting as many residents as we can with targeting our limited funds to support those who need our help the most.

###### Applicants must:

- Be over the age of 16; and
- Live in the District (as their main residence); and
- Be without sufficient resources to meet the immediate short-term needs of themselves or dependents.
- not have received financial assistance from another source for the same reason or have been declined for the same support from another fund unless due to unavailable funding.

- 3.2 The scheme will not award:

- Mortgage support - homeowners could still qualify for the other elements of the Fund (such as food, energy, water, essentials linked to energy and water and wider essentials). Where a homeowner is having difficulty with their mortgage payments, they should contact their lender as soon as possible to discuss their circumstances as lenders will have a set procedure to assist.
- Payments for debt and money advice services

#### **4.0 Application Process – for residents**

- 4.1 Applications for the Cost of Living Hardship Fund will be made via our online request for Financial Support form for direct applications from residents or a referral agency.
- 4.2 All applicants will be required to have a telephone interview with an officer to complete a basic financial assessment to determine the need for assistance and to ascertain what measures the applicant is taking to alleviate the situation.
- 4.3 EDDC may request any reasonable evidence in support of an application.
- 4.4 The Financial Resilience team will administer the scheme on behalf of the Council. The type and level of assistance will take account of any circumstances that make the applicant or their family vulnerable, for example the number of dependent children, physical/mental health issues, or incidence of Domestic Violence and Abuse.
- 4.5 A declaration will be signed by the applicant which will allow the Council to share information with third parties to help prevent fraud. Records will be kept on each application approved.
- 4.6 An award will not usually be a cash payment but made through the use of electronic vouchers (including post office vouchers) or invoices for payment being sent directly to East Devon District Council. All awards from the fund will be made as quickly as possible to meet the agreed needs of the household.
- 4.7 Support will usually be provided from the fund once. In exceptional circumstances repeat applications will be considered on merit. In the case of repeat applications further work and referrals to other agencies will be discussed with the applicant and any further awards may be conditional on the agreed identified actions (e.g. referrals to Exeter Community Energy to help reduce ongoing energy costs).
- 4.8 If the applicant has not applied for a welfare benefit they are entitled to receive or Council Tax Reduction they will be provided with, or signposted to, support to make a claim.
- 4.9 **Application process for requests for funding from partners**

Request for funding from our direct partners will be via agreement with the Assistant Director for Revenues, Benefits & Customer Services and in line with our procurement policy where necessary

## **5.0 Assessment process**

- 5.1 It is important that the scheme is discretionary – there is no legal right to the scheme; it should be flexible and avoid any rigid interpretation of rules.
- 5.2 Decisions will depend on the individual applicant's circumstances/needs determined by the financial assessment and the reasons provided on the application. Officers should be relatively free to determine the financial help or support required depending on the individual household situation and the short term crisis.
- 5.3 In making a decision on whether to make an award from the scheme and the amount to be awarded the officer will consider the eligibility criteria and our approach to prioritisation, as well as the funds that we have available at the time of application. Once we have assessed whether the application falls within our eligibility criteria, we will consider whether the applicant meets one or more of our prioritisation criteria.
- 5.4 Our officers will consider all the information at their disposal to assess the risk faced by the applicant and the relative priority of their application including but not limited to:
- Applicants financial circumstances
  - Access to other forms of financial support
  - Circumstances and reasons for the claim
  - Preventative measures taken by the applicant or partner
  - Impact of making or not making of the award
  - The budgetary situation of the fund

If the officer feels that there are sufficient grounds for an award to be made based on priority and vulnerability they will then consider the amount of the award.

- 5.5 As part of the application, the resident will be asked to give an indication of the support that is required. However, the assessing officer will determine the amount of support based on other factors such as; access to other funds, financial circumstances and available budget, etc.

## **6.0 Advising you of a decision**

Once the officer has made a decision on your application we will give you a written notice advising you:

- Whether an award has been made and the reason for the decision
- The intended use of the award
- The amount of the award

We will also advise you as to how the award will be made.

If appropriate we will also let you know about other services in the council and the community which may be able to provide further support.

## **7.0 Reviewing unsuccessful applications**

- 7.1 The scheme is discretionary and there are no appeal rights to an Independent Tribunal, but you can ask us to look at your case again within 5 days of our decision if you are not happy with the outcome of your application. Requests for a review of our decision need to be made in writing. It must state the reasons why you are asking for a review of the decision and be signed and dated.
- 7.2 Decisions will be reviewed by the Benefits and Financial Resilience Manager or the Assistant Director for Revenues, Benefits and Customer Services.
- 7.3 You will be notified of the review decision within 14 days of your request. This decision will be final. If you do not have access to a computer, you can get in touch with us and we will advise you on how you can request a review.

## **8.0 Other considerations**

- 8.1 As this is a limited fund once exhausted the scheme will close. The budget will be monitored on a regular basis.
- 8.2 As this policy has been established to respond rapidly to the cost of living crisis it may need to be revised to ensure the scheme meets the needs of both our residents and the Council. Delegated authority is given to the Assistant Director for Revenues, Benefits, Customer Services in consultation with the Finance Portfolio Holder and the Portfolio Holder for Sustainable Homes and Communities to adjust the policy where there is a further need which has not yet been identified or in the administration of the scheme. This would also include providing targeted support of a fixed amount to a particular cohort by inviting them to make a claim.
- 8.3 In line with the principles of good administration, all applications will be treated fairly and consistently under the terms we have set out here. Applications will be processed in a timely manner.
- 8.4 We will monitor this scheme on an ongoing basis. We will regularly review the scheme to ensure that we are making the best use of the money we have available. To support our monitoring and evaluation, we may get in touch with applicants after decisions on awards have been made in order to ask for feedback about the scheme and may also share your data with other colleagues in the council to support our monitoring and evaluation of the scheme.

## **9.0 How will we use & share your information**

9.1 The Council will only collect data relevant to your application. Your data will also be held on our digital platforms and will be protected using up-to-date technical and organisational security measures.

9.2 Your data will be used to:

- Determine your eligibility for a cost of living hardship payment
- Contact you about decisions or updates related to an application
- Issue the payment to your nominated Bank or Building Society account where appropriate
- Monitor the needs of our residents to enable the aims of the poverty strategy to be met and help inform future policies, strategies and operational matters.

9.3 Your personal data will not be kept longer than necessary (in line with our existing retention schedule).

9.4 Information collected during the application process will be used to assess your claim. Information may be cross matched with other data held by the Council and third-party agencies e.g. Department for Work and Pensions (DWP), HM Revenue & Customs (HMRC) for verification purposes.

9.5 The Council can also share data with both internal and external organisations for the purposes of validating any applications you may make or have made for other Council services such as Housing Applications, School Placements, Homeless Applications.

9.6 With your permission we may share your data with partner agencies to enable them to provide the necessary support in order to achieve long term outcomes in building financial resilience.

9.7 In addition, we may also share your data within the organisation to support our efforts to redirect you to other support that may be available (for example our Discretionary Housing Payment Scheme, Council Tax Reduction Scheme).

## **10.0 Fraud**

10.1 Your data may be shared within the organisation or with other Government agencies in order to prevent and/or detect potentially fraudulent activity. Subject to a legal gateway, your information may also be shared for the prevention of fraud and criminal activity with (list not exhaustive):

- The police
- Immigration Service, Absconder Services and/or UK Border Agency
- Health and social care organisations

- Other Local Authorities

10.2 Failure by the applicant to disclose a material fact or to make a false application will be treated as a fraudulent application.

10.3 Where fraud has been detected the applicant will be refused any further assistance and where appropriate, the Council may prosecute the applicant.

**11.0 Links related Policies/Strategies, Procedures and Legislation**

Discretionary Housing Payment Policy

Council Tax Discretionary & Exceptional Hardship Policy

Council Tax Reduction Scheme Policy

Household Support Fund Policy

DRAFT