

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

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

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

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