

# Poverty Panel Meeting 24 June 2024

## Briefing Paper: Household Support Fund (HSF)



### 1.0 Introduction

The Household Support Fund (HSF) has been in place since 1 October 2021 and since then we have been working with Devon County Council (DCC) and other Devon districts to ensure we are all approaching administering the scheme under the same Devon wide framework.

We are now into our fifth HSF scheme that covers the period 01 April 2024 to 30 September 2024.

At the Cabinet meeting on 5 June 2024 Members agreed the draft policy for administering the £284,944 allocated to East Devon District Council.

### 2.0 Deployment of HSF4 Fund

As agreed with DCC and the Devon Local Authorities group the £646,066 fund for 2023/24 was separated into two periods.

- For the period 1 April 2024 to 30 September 2024 £290,729.70 (45%)
- For the period 1 October 2023 to 31 March 2024 £355,336.30 (55%)

We provided Members with an update of spend at the March 2024 poverty panel. A copy of that briefing paper can be seen in appendix 1. As at the 7 March 2024 we had £105,840.60 remaining in the budget, this was carried over for the October 2023 to March 2024 period.

#### 1 October to 31 March spending

We targeted support to the following cohorts:

- A payment of £350 for any household with one of the monitored groups\*\* present in receipt of HB and/or CTR and property is EPC rated E or below.
- A payment of £300 for any household with one of the monitored groups present in receipt of HB and/or CTR.
- A payment of £180 for any household in receipt of HB or receiving CTR in income band 1.

\*\* Monitored groups include households where children, residents receiving a disability payment, carers and previous serving members of the armed forces are resident in the household.

We also received funding of £63,516 from Devon County Council via the Economic Hardship Fund. This amount was added to our Household Support Fund as there was a requirement to use the funds by 31 March 2024. The funding allowed us to support a further 349 residents with a one-off payment of £180. These were

households who had not received a government cost of living payment or who we were awarding a targeted payment from the HSF.

1,358 residents were written to advising that a payment had been allocated to them and how they could claim that payment. Of those 1,192 (87.78%) residents made an application to receive their payment.

We made and attempted to contact those residents who had not made an application. Some contact resulted in an officer providing support to complete an application over the phone. Others told officers they did not want to receive the payment as they felt they could manage without it, or their circumstances had changed, and they no longer met the criteria to receive the award. 19 cases have been referred to the Financial Resilience Team for further financial resilience work.

The following tables show the breakdown of awards based on our monitored groups for part 2 (targeted support) of the scheme.

### Pension Age

| Monitored groups  | Vol         | %              |
|---|-------------|----------------|
| Pension age   | 595         | 57.88%         |
| Pension age - Disabled                                      | 218         | 21.21%         |
| Pension age - Carer   | 17          | 1.65%          |
| Pension age - with children                                 | 12          | 1.17%          |
| Pension age - Armed Forces                                  | 54          | 5.25%          |
| Pension age - Disabled & Carer                              | 74          | 7.20%          |
| Pension age - Disabled & Children                           | 6           | 0.58%          |
| Pension age - Disabled & Armed Forces                       | 29          | 2.82%          |
| Pension age - Carer & with children                         | 5           | 0.49%          |
| Pension age - Carer & Armed Forces                          | 5           | 0.49%          |
| Pension age - with children & Armed Forces                  | 0           | 0.00%          |
| Pension age - Carer, Disabled & Armed Forces                | 13          | 1.26%          |
| Pension age - Carer, with children, Disabled & Armed Forces | 0           | 0.00%          |
| <b>Pension age Sub-Total</b>                                | <b>1028</b> | <b>100.00%</b> |

### Working Age

|   |            |                |
|---|------------|----------------|
| Working age   | 78         | 68.42%         |
| Working age - Disabled                                      | 10         | 8.77%          |
| Working age - Carer   | 3          | 2.63%          |
| Working age - with children                                 | 9          | 7.89%          |
| Working age - Armed Forces                                  | 3          | 2.63%          |
| Working age - Disabled & Carer                              | 6          | 5.26%          |
| Working age - Disabled & Children                           | 0          | 0.00%          |
| Working age - Disabled & Armed Forces                       | 1          | 0.88%          |
| Working age - Carer & with children                         | 1          | 0.88%          |
| Working age - Carer & Armed Forces                          | 0          | 0.00%          |
| Working age - with children & Armed Forces                  | 0          | 0.00%          |
| Working age - Carer, Disabled & Armed Forces                | 3          | 2.63%          |
| Working age - Carer, with children, Disabled & Armed Forces | 0          | 0.00%          |
| <b>Working age Sub-Total</b>                                | <b>114</b> | <b>100.00%</b> |

- 50 cases did not provide monitoring information when completing the form.
- Pensionable age residents (not on Pension Credit) were not included as a cohort to receive a government cost of living payment. This is despite them being on low

incomes and is the reason that they make up 86% of the overall total receiving an award.

- In total 469 awards (39.35%) were made to households in one of the monitored groups. These households received a targeted award of £300 or higher.
- 360 households(30.20%) had a resident present in the household who was disabled.
- 127 (10.65%) were households with a carer resident.
- 108 households (9.06%) had a previous serving member of the armed forces resident.
- 33 households (2.77%) had a child present. As expected, this number was low and likely due to most households with children present being entitled to the government cost-of-living payment.

### 3.0 Make-up of open application awards

The open applications process allowed residents who we had not provided a targeted payment to, to still apply for an award from the fund. This was necessary as not all residents who would be entitled to HB or CTR have made a claim for one of these benefits and was also a requirement of the scheme.

For the period 1 April 2023 to 31 March 2024, 1462 awards were made via the open application route, with a total of £268,642.11 awarded.

The following table shows the reasons for awards made through the open application process.

|                | <b>Food</b> | <b>Energy &amp; Water</b> | <b>Essentials linked to Energy &amp; Water</b> | <b>Wider Essentials</b> | <b>Housing Costs</b> |
|----------------|-------------|---------------------------|--|-------------------------|----------------------|
| <b>Spend</b>   | £165,318.00 | £17,531.87                | £51,184.76                                     | £33,844.44              | £763.04              |
| <b>Volumes</b> | 1105        | 198                       | 83   | 74                      | 2                    |

The tables below show the make up of those households based on the monitored characteristics for the period 01 April 2023 to 31 March 2024.

| <b>Direct Applications - Approved</b> | <b>Vol</b>  | <b>%</b>       |
|---------------------------------------|-------------|----------------|
| Pension age                           | 23          | 95.83%         |
| Pension age - Disabled                | 21          | 87.50%         |
| Pension age - with children           | 2           | 8.33%          |
| Pension age - Disabled & Children     | 1           | 4.17%          |
| <b>Pension age Sub-Total</b>          | <b>47</b>   | <b>195.83%</b> |
| Working age                           | 444         | 79.29%         |
| Working age - Disabled                | 234         | 41.79%         |
| Working age - with children           | 382         | 68.21%         |
| Working age - Disabled & Children     | 194         | 34.64%         |
| <b>Working age Sub-Total</b>          | <b>1254</b> | <b>223.93%</b> |
| <b>Total</b>                          | <b>1301</b> |                |

\*Note: not all the 1462 residents who applied via the open application supplied monitoring data, however this represents 89% of applications.

- Residents who are of pensionable age are less likely to make an open application to the fund than those of working age.
- Requests for help to buy food is still the highest approach.
- Of the 1301 applications approved 450 (35%) had a disabled resident in the household.

Total Budget:

HSF - £646,066.00

EVF - £63,516.00

**Total - £709,582.00**

Total Spend for period 1 April 2023 to 31 March 2024.

|  |                    |
|--|--------------------|
| Targeted support 1 April 23 – 30 September 23  | £173,550.00        |
| Open Applications 1 April 23 – 30 September 23 | £106,352.28        |
| Targeted Support 1 October 23 – 31 March 24    | £264,660.00        |
| Open Applications 1 October 23 – 31 March 24   | £162,289.83        |
| <b>Total Spend 01 April 23 – 31 March 24</b>   | <b>£706,852.11</b> |

#### **4.0 HSF5 1 April 2024 to 30 September 2024**

The HSF5 policy was agreed by Members at cabinet on the 05 June 2024.

We have a total of £284,944.00 to administer to our low-income households for the period 01 April 2024 to 30 September 2024.

As noted in the cabinet report there are no government cost of living payments made from April 2024. This meant we are unable to allocate a payment to as many cohorts as we were in previous schemes.

Based on our data gathered over the last months we know that disabled residents and carers are still the most likely to request extra financial support. However, given the numbers of residents in this cohort we have had to include the following qualifying criteria:

- In receipt of full Housing Benefit and/or full Council Tax Reduction and,
  - Have under £3,000 in capital and,
  - Have someone living in the household who is disabled or a carer.
- Or
- The resident is a care leaver who are in receipt of a Council Tax relief and other district benefits such as Discretionary Housing Payment.

As with previous scheme we will be sending letters to all those who have been allocated a payment and will provide support to those who require help to complete the on-line application.

## **5.0 Other Considerations**

The future of the Household Support Fund beyond the end of September 2024 is unknown, although we have been previously advised that this is unlikely to continue. Future announcements will largely depend on the political landscape and whether there will be an easing of the current cost of living crisis.

We have our own cost of living hardship fund, and we are still looking at deploying this funding in a pro-active way. We are continuing our pilot with Private Sector Housing and the climate change officer, however this project is still in its early days. We are hoping to update members with further details on the pilot at a future poverty panel meeting later this financial year.

We are continuing to work with Devon Communities Together to look at how we can reach households that are not currently engaging with us, along with partners in the voluntary sector to ensure that as many of our residents as possible are accessing the support available to them.

## **6.0 Summary**

We successfully administered all the funds allocated to us from the HSF4 and are expecting to administer 100% of the funds from HSF5.

We will continue to look at how we can best support households in need especially given that there may not be any further funding beyond the 30 September 2024. The work of the Financial Resilience Officers is critical in being able to provide that wider support, especially if there is not going to be further emergency funding from government.

## **Appendix one**

### **Poverty Panel Meeting 18 March 2024**

#### **Briefing Paper: Household Support Fund**

##### **1.0 Background**

The Household Support Fund (HSF) has been in place since 1 October 2021 when it was announced that funding would be made available to provide help with the global inflationary challenges and the significantly rising cost of living.

HSF schemes have been delivered under a Devon wide framework agreed by Devon County Council (DCC) and other Devon districts who meet on a regular basis to discuss deployment of the fund. This ensures that we are all approaching administering the scheme in the same way, whilst allowing for local needs based on the demographics of each area.

We are currently under our fourth HSF scheme that covers the period 01 April 2023 to 31 March 2024.

At the Cabinet meeting on 29 March 2023 members agreed the policy to administer the £631,549.00 allocated to East Devon District Council.

##### **2.0 Deployment of the Fund**

As agreed with DCC and the Devon Local Authorities group the fund for 2023/24 was separated into two periods;

- For the period 1 April 2024 to 30 September 2024 £284,188 (45%)
- For the period 1 October 2023 to 31 March 2024 £347,341 (55%)

###### 01 April 2023 to 30 September 2023

The fund is used to provide targeted support and for open applications.

Benefit records were used to identify all residents in receipt of Housing Benefit (HB) and/or Council Tax Reduction (CTR) to receive a one-off payment of £150.00, provided they had not already received a cost-of-living payment from the government.

1364 residents were targeted for the £150 support with 1157 (84.82%) making an application and receiving the payment a total of £173,550.00.

Follow up calls were made to residents who did not make an application. Officer support provided by Customer Services and the Benefits team was put into place for those residents who were not able to complete their on-line application themselves.

The open applications process allowed for any residents who we had not targeted a payment to. This was necessary as not all residents who would be entitled to HB or CTR have made a claim for one of these benefits.

For this period 590 applications were made with a total of £106,352.28 awarded.

Total awarded under scheme for period April to September - **£279,902.28.**

Remaining £4,285.72 carried forward to be used for October to March allocation.

Period 1 October 2024 to 32 March 2024

The fund was again used for targeted support and open applications.

The policy was updated to reflect the groups that were being targeted.

- A payment of £350 for any household with one of the monitored groups\*\* present in receipt of HB and/or CTR and property is EPC rated E or below.
- A payment of £300 for any household with one of the monitored groups present in receipt of HB and/or CTR.
- A payment of £180 for any household in receipt of HB or receiving CTR in income band 1.

\*\* Monitored groups include households where children, residents receiving a disability payment, carers and previous serving members of the armed forces are resident in the household.

1010 households from the above groups have received a letter advising them they can receive a payment.

To date £127,360.00 has been claimed. We are still receiving applications and are in the process of making payments. Follow up calls will be made as part of normal practice to ensure that as many as residents as possible receive their award.

From the 1 October 2023 to 07 March 2024 631 households totalling £114,150.40 were made from open applications.

Total spend to 07 March 2024 = £241,500.40

Remaining budget - £105,840.60.

We anticipate all funding will be used by 31 March 2024.

Our direct application process remains open as we still have our cost-of-living hardship funds available.

Payments for targeted support have been and will continue to be made by BACs or by Post Office vouchers.

### 3.0 Make-up of awards

The following table shows the reasons for awards being made when a resident has made a claim for support through the open application process.

|                | <b>Food</b> | <b>Energy &amp; Water</b> | <b>Essentials linked to Energy &amp; Water</b> | <b>Wider Essentials</b> | <b>Housing Costs</b> |
|----------------|-------------|---------------------------|--|-------------------------|----------------------|
| <b>Spend</b>   | £143,833.00 | £16,133.16                | £28,708.04                                     | £31,065.44              | £763.04              |
| <b>Volumes</b> | 941         | 175                       | 35   | 68                      | 2                    |

### 4.0 Future Support

In the 2024 Spring Budget the chancellor announced a further 6 months of Household Support Fund.

DCC are still awaiting details of the funding and are therefore unable to provide confirmation of the amounts that we will be given to administer. It is expected that Devon Local Authorities will be given approximately 40% of the funding to administer to their residents.

How the fund will be administered will depend on any criteria placed on the funding by central government. If there are no changes then it is likely that previous frameworks will apply to the fifth round of funding.

Further details of the allocations that EDDC will receive and the criteria for administering this support will be provided once received.

### 5.0 Other Considerations

We received £63,516 from Devon County Council to help low-income households through their Economic Vulnerability Fund. This funding must be spent by 31 March 2024. This funding is being used to support the 349 residents who did not get a government cost of living payment or a payment from our HSF. These residents will receive a £180.00 to ensure that this funding is supporting East Devon's residents.

The future of the Household Support Fund beyond the end of September 2024 is currently unknown. Future announcements will largely depend on the political landscape and whether there will be an easing of the current cost of living crisis.

EDDC have their own cost of living hardship fund which we are currently looking at deploying in a pro-active way in conjuncture with Private Sector Housing. This pilot project is still in it's very early days but seeks to help low-income households living in accommodation that is sub-standard, e.g. suffering from damp and mould, by way of providing funding for improvements that are not able to be funded by other grants available.



We are also currently working with Devon Communities Together to look at how we can reach households who we are not currently engaging with, or who do not know of the financial support available.

We also continue to work with the voluntary sector to ensure that our residents are making the most of the opportunities available that have been set up to support them within their local communities.

## **6.0 Summary**

As can be seen there are several ways in which EDDC supports their residents and whilst government funding beyond September 2024 is uncertain, we will continue to work towards accessing other means of support.

Once details of the fifth HSF are received, we will bring a report to Cabinet proposing how this funding could be deployed.