## Welfare and Support

Andrew Hatcher
Revenues & Benefits Lead Specialist



## What Government support has been delivered

- Energy Support Package £650 one off Cost of Living Payment for those on means tested benefits
- Energy Bills Support Scheme £400 through to March 2023 for all UK households
- Cost of Living Payments:
  - Households on means tested benefits to receive an additional £900.
  - Pensioner households receive an extra £300.
  - Individuals on disability benefits to receive an additional £150.



#### What do we do?

- Council Tax
- Council Tax Reduction
- Housing Benefit
- Discretionary Housing Payments
- Financial Support Payments
- Household Support Fund



# Discretionary Housing Payments (DHP)

- Discretionary Housing Payments (DHPs) are an emergency short term fund to be used to alleviate hardship to allow customers time to find alternative solutions to their shortfall in income.
- Applicant must be in receipt of Housing Benefit or housing element of Universal Credit.
- For the year 2021/22 The Council's allocation from DWP was £289,421.
- The Council received 492 applications, making 393 awards.
- Fund for 2022/23: £205,129
- Current spend: £174,080
- Applications: 346
- Awards: 263



## Financial Support Payments (FSP)

- A Financial Support Payment is designed to assist persons who have applied for Council Tax Reduction and who are facing 'exceptional hardship'.
- This is to provide further assistance where an applicant is in receipt of Council
  Tax Reduction but the level of support being paid by the Council does not meet
  their full Council Tax liability.
- For the year April 2021 to March 2022 the Council received 697 applications, making 493 awards to a value of £246,771.
- 2022/23 spend so far: £134,658
- Applications: 401
- Awards: 272
- Arrears payments also considered outside of the FSP scheme.
  - For 2021/22 the Council awarded £31,620 to 88 households.
  - For 2022/23 so far the Council has awarded £41,853 to 114 households.



## **Household Support Fund**

- In October 2021 Government allocated additional funding to Councils to support vulnerable households under a new scheme called the Household Support Fund.
- Funding is devolved from Kent County Council.
- Phase 1
- Phase 1 ran from January 2022 to March 2022: FHDC funding £171,358.62.
- Council received a further £50,000 in funding.
- Bed project for children without beds/mattresses.
- By the end we had delivered 25 beds, mattresses or bed frames to 18 families.
- On top of this work the team also

  Volumes

  977

  421

  21

  1,4

  supported KCC and voluntarily took some of their cases for issuing fuel vouchers to over 800 residents to help support them with their bills.

Household Support Fund split by Household Composition				
	Households with children	1000 1000 mm - 1		
Spend	£167,459	£53,900	£221,359	
Volumes	893	526	1,419	

Household Support Fund split by type of award					
	Food	Essentials linked to energy and water	Wider essentials	Total	
Spend	£105,599	£103,760	£12,000	£221,359	
Volumes	977	421	21	1,419	

## **Household Support Fund**

- Phase 2
- Phase 2 ran from 1 August 2022 to 30 September 2022
- A larger emphasis was placed on support to pensioner households.
- We used analytics to identify cases who may be eligible.
- FHDC funding split into two categories.
  - To support pensioners with energy bills £364,150
  - To support other vulnerable households £95,519
- Essentials includes white goods and boilers
- Wider essentials includes beds and carpets
- Some additional funding received due to underspends in other Councils.
- Phase 3
- Due to start soon, FHDC awaiting final confirmation of targeted spend from KCC.
- Professional referral routes for energy support administered by KCC.

Household Support Fund split by Household Composition				
	Households with children	Households with Pensioners	Other households	Total
Spend	£55,275	£306,925	£39,275	£455,475
Volumes	336	885	310	1,531

Household Support Fund split by type of award						
	Energy and Water	Food	Essentials linked to Energy & Water	Wider Essentials	Housing Costs	Total
Spend	£321,619	£74,650	£34,400	£14,000	£10,806	£455,475
Volumes	850	599	34	30	18	1,531

- Using analytics to identify and support vulnerable residents:
  - Pension Credit take up
  - CTR take up
- Community Engagement
  - Armed Forces veterans
  - Nepalese community
  - Roma community
  - P&O event
  - KCC community wardens
- Wide range of training including loan sharks and problem debts.







 Using Refernet, an online signposting service created by Kent and the pilot for it began on the 25<sup>th</sup> July:



- This aims to mitigate the action of signposting by ensuring that robust, simple referrals can be made between organisations. The system has been designed to support residents of Kent who are at risk of or in financial hardship and the wider issues that this can cause.

  Money
- Members of the Money Advice Network since June 2021
- KCC fuel voucher scheme:
  - By application to KCC, FHDC can refer into the service as trusted partner.



- UK Prosperity Fund projects.
- The team offer wider support to those that need the support the most.



David owed over £2000 on his council tax and £1600 on a housing benefit overpayment.

He has on-going health problems and was a victim of domestic abuse and cuckooing

He was awarded a financial support payment for his council tax and the overpayment was reduced to amount he could afford and would be cleared within 12 months.

David has moved house and his financial situation has greatly improved and he can see a more positive financial future.

Grant was self-employed and identified on a self-employed list.

Impacted by Covid he had no idea about what benefits were available to him. To make things more complex he was of pensionable age but his partner was not.

His savings had been used up and he had used his credit cards to keep going.

Being a mixed age couple they were entitled to UC until his partner was of pensionable age. This was explained to Grant and financial help with their council tax was given.

Grant commented that the way the council dealt with him demonstrates humanity, understanding coupled with professionalism



Angela was identified from a PIP list as potentially eligible for a DHP

Calls were made to her but she was frightened to answer them as she thought she would be hassled for money.

Eventually she answered the phone and was told we were phoning to help her, she was struggling with her mental health due to the reduction in her support because of the pandemic.

She was encouraged to contact her doctor, was signposted to 'Release the Pressure' and Livewell Kent

After a few weeks she was called again and the officer was able to go through budgeting and debt support as her medication had been changed and she was feeling much better.

Janice was impacted by Covid and was identified via a PIP list

Janice lost her job, her partner walked out and this impacted her mental health. With the help of the welfare team Janice applied for a financial support payment for arrears accrued whilst living with her ex-partner.

Financial support was given, the amount Janice had to pay was reduced on her current account and she had found a job so was able to make an affordable arrangement.

She was very grateful for the support given at a time when she was in desperate need.



Mr and Mrs P were having trouble with their heating. Three generations of the same family were living together and were not able to afford to fix their hot water system. They had no hot water for washing or for heating. They were using pans on the kitchen stove in order wash themselves.

They applied for help through the household support fund and were awarded a grant of £8,800 to update and fix the plumbing. Working with Swale Heating, the work is due to commence on 21/11/2022.

## Recognition









## What is coming?

- Alternative Fuel scheme to be launched. This has now doubled following the Autumn statement to £200 support for households that use alternative fuels. No further information at present but expected winter 2022/23.
- Household Support Fund will continue in 2023/24.
- Additional cost of living support for 2023/24:
  - Households on means tested benefits to receive an additional £900.
  - Pensioner households to receive an additional £300.
  - Individuals on disability benefits will receive an additional £150.
- Benefits will uprate by 10.1% (measured by September CPI).
- Cap on social rent at 7%.



## Questions?

andrew.hatcher@folkestone-hythe.gov.uk

