

Household Support Fund

South Derbyshire District Council proposal



South Derbyshire District Council has been asked to submit an overview of how it will invest up to £108,344 of Household Support Funding in the district before 1st October. This document outlines the methods the Council will use to distribute the funding to residents in most need locally. The expectation is that it should primarily be used to support households in the most need with food, energy, and water bills. It can also be used to support households with essential costs related to those items and with wider essential costs. In exceptional cases of genuine emergency, it can additionally be used to support housing costs where existing housing support schemes do not meet this exceptional need. **Shifts between budgets detailed below may occur depending on need, in order to achieve maximum spend.**

Fund/cost	Spend (maximum including admin)
Homelessness Prevention Fund top up payment	£20,000
Tenancy Services Homelessness Prevention Fund	£35,000
New Home Fund	£10,000
Long-term Attachment of Benefits Debt	£12,000
Council Tax Long Term Empty Homes	£2,000
South Derbyshire Essential Living Fund	£10,344
Customer services admin support	£4,000
Benefits DHP Top up funding	£15,000
Total	£108,344

Proposal 1 Homelessness Prevention Fund Top up payment

Responsible officer: kirsty.barker@southderbyshire.gov.uk

Potential spend	£20,000
Administrative cost	<i>Delivered via existing resource</i>
Who would it help?	All residents who are facing homelessness, including those not on any benefits.
Policy	Delivered under existing policy.
Proposal	

To top up the Council's existing Homelessness Prevention Fund (HPF).

The Homelessness Prevention Fund is predominantly used for the payment of a deposit/rent in advance to support those that are homeless or threatened with homelessness in the next 56 days in securing alternatively privately rented accommodation or RSL accommodation. It is also used for clearing/reducing rent arrears in privately rented accommodation to prevent eviction.

The fund will have a soft cap at £1000 per application, however this can be increased at the discretion of the Council.

Proposal 2 Tenancy Services Homelessness Prevention Fund Top up payment

Responsible officer: sally.damms@southderbyshire.gov.uk

Potential spend	£35,000
Who would it help?	Council tenants who are facing homelessness or struggling to move.
Policy	Delivered under existing policy.
Proposal	
To support council tenants faced within eviction due to rent arrears or to help them move to more suitable/more affordable and sustainable properties but are currently prevented from doing so due to rent arrears.	
The fund will have a soft cap at £1000 per application, however this can be increased at the discretion of the Council.	

Proposal 3 New Home Fund Top up payment

Responsible officer: louisa.smart@southderbyshire.gov.uk

Potential spend	£10,000
Administrative cost	Delivered via existing resource.
Who would it help?	New tenants moved from temporary accommodation/B&Bs
Policy	Policy to be reviewed.
Proposal	
To support people moving from temporary accommodation into long-term accommodation.	
To grant monies to people moving from temporary accommodation into long-term accommodation, in order to pay for items of furniture and/or initial bills (may be offered in the form of vouchers with partners). The funding will allow the Council to award £500 per applicant in order to purchase soft and white furnishings.	

Proposal 4 Long-term Attachment of Benefits Debts

Responsible officer: elaine.woolley@southderbyshire.gov.uk

Potential spend	£2,000
Administrative cost	Delivered via existing resource.
Who would it help?	Existing customers with a long-term attachment of benefits in place with minimum repayment plans in place.
Policy	No policy – covered by HSF proposal.
Proposal	
To support existing customers on low incomes with a long-term attachment of benefits in place with minimum repayment plans in place.	
Some residents incur debts as a result of overpayments or other changes in circumstances that have not reported in a timely manner or may not have known to report. Where residents are on a low income and are claiming benefits, the Council will put in place an 'attachment of benefit' which deducts the amount they owe from their incoming benefit payments, meaning they have less to live on each month. This scheme would pay a proportion of benefits overpayment debts for residents with a long-term attachment of benefits coupled with minimum repayment plans in place, placing them in a far more sustainable financial position.	
There will also be situations where they resident has been paying arrears via an arrangement but due to the size of the debt it will take a long time to pay and as they have been maintaining there payments it has not had to be referred to do an attachment of benefit. There will also be some situations where the person is known to us to be vulnerable due to health/mental health issues and as a result has struggled to pay off council tax arrears. These won't necessarily be on Council Tax support.	

Proposal 5 **Extended scheme Council Tax Support Fund**

Responsible officer: elaine.woolley@southderbyshire.gov.uk

Potential spend	£5,000
Administrative cost	Delivered via existing resource.
Who would it help?	All Council tenants who currently have an additional council tax charge through no fault of their own and are in receipt of a council tax reduction.
Policy	No policy – covered by HSF proposal.
Proposal	
<p>To provide assistance to new Council tenants who claim a council tax reduction who are affected by a long-term empty charge.</p> <p>Empty discounts can only be applied to a property for up to three-months from when it first becomes empty, regardless of tenant/change of tenancy. In addition, tenants who claim council tax support are only eligible for a reduction from the time they move into a property, vs when they take on a tenancy, which is when council tax is payable from. As such, if a tenant takes on a tenancy for a property that has ‘used up the empty charge’ that year, but does not move in straight away, they can end up with a full council tax charge, from the point they take on the tenancy to the point they move in, as the empty discount has already been ‘used up’. This happens frequently with Council owned properties and already financially vulnerable customers face further financial hardship as a result. This money would allow the Customer Services and Revenues teams to remove those charges.</p>	

Proposal 6 **Extended scheme South Derbyshire Essentials Living Fund**

Responsible officer: tracey.hoogendyk@southderbyshire.gov.uk

Potential spend	£10,344
Administrative cost	£4,000
Who would it help?	Residents who do not have alternative means of paying for essential household costs. The scheme intends to meet one-off needs rather than ongoing expenses.
Policy	No policy – covered by HSF proposal.
Proposal	
<p>The Council’s existing Essential Living Fund will be extended to support any resident across the district who is suffering financial hardship and is unable to fund essential living costs, and as a result:</p> <ul style="list-style-type: none"> • Requires assistance to prevent damage or risk to their health and safety and that of their household. • Requires assistance to maintain their independence within the community. • Requires financial assistance to be able to continue to work (travel costs etc). • Is in extreme fuel poverty and is unable to afford immediate fuel costs/in danger of being cut-off or disconnected. <p>This scheme offers residents a one-off payment of between £250 and £500 (or more depending on need). Potential claimants are referred via Customer Services, Housing, Revenues and Benefits and the Better Care Fund when they present with real need that cannot be fully satisfied via any other existing schemes, as well as self-referred via social media and comms channels. Partners will also be asked to promote the scheme to their customers.</p> <p>The fund will be limited to a set number of applicants on a first-come, first-served basis and when it is exhausted no further applications will be supported. Residents who are referred/self-refer will be required to apply and will be assessed via a pre-determined process, based on an existing process utilised in the Council’s Housing Service.</p>	

Proposal 7 Discretionary Housing Payment funding top up

Responsible officer: elaine.garnham@southderbyshire.gov.uk

Potential spend	£15,000
Administrative cost	Delivered via existing resource.
Who would it help?	Housing Benefit Claimants
Policy	Discretionary Housing Payment
Proposal	
<p>To top up the Council's existing Discretionary Housing Payment Fund (DHP).</p> <p>The Council's Discretionary Housing Payment (DHP) Fund provides funding to residents to support them with their housing costs in emergency circumstances. DHP's can be paid to any tenant, regardless of tenure who is in receipt of Housing Benefit/Universal Credit Housing Costs. Currently, due to the Universal Credit uplift ending, and an increase in essential household costs, tenants are finding it more difficult to meet their rent liability. An increase to this fund will be a lifeline to those affected.</p>	

Any questions please email catherine.grimley@southderbyshire.gov.uk

ENDS