

Report Title:	Household Support Fund, 2023/24 Allocation
Contains Confidential or Exempt Information	No - Part I
Cabinet Member:	Cllr Johnson, Leader of the council
Meeting and Date:	
Responsible Officer(s):	Kevin McDaniel, Director of People Becky Hatch, Head of Strategy
Wards affected:	All

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REPORT SUMMARY

This report sets out RBWM's policy for allocating the fourth tranche of the Household Support Fund. The Department of Work and Pensions (DWP) has provided £842m to County Councils and Unitary Authorities in England to support those most in need to help with global inflationary challenges and the significantly rising cost of living. This funding covers the period 1 April 2023 to 31 March 2024 inclusive. RBWM's allocation of funding is £1,175,810, which maintains the level of funding provided for the previous six month tranches.

1. DETAILS OF RECOMMENDATION(S)

RECOMMENDATION: That Cabinet notes the report and:

- i) Agrees the recommended approach for the allocation of Tranche 4 of the Household Support Fund and for payments to households to commence from 1st April 2023, which is the start of the tranche 4 funding period. It is recommended that the Household Support Fund is allocated through two separate schemes, extending the approach agreed for tranche 3:
 - o Scheme 1: Continuing to provide food vouchers in the school holidays to families in receipt of Free School Meals, for nine weeks of school holidays. (up to 57% of the Fund)
 - o Scheme 2: Continuing to allocate £145 cash payments to households in financial need, identified through a range of delivery partners, as part of their wider support and advice offer. Households will be able to put themselves forward for support and apply for this payment. (at least 32% of the Fund)
 - o Management and administration costs, including a new fixed term post to manage the allocation of the Fund, to pay for the online application system (Ascendant), and contributions to management costs for voluntary and community partners. (up to 11% of the Fund)
- ii) Delegates authority to the Director for Adults Services and Health, in consultation with the Section 151 officer and Lead Member for Finance, to submit a detailed Delivery Plan to DWP, by 17th May 2023.

2. REASON(S) FOR RECOMMENDATION(S) AND OPTIONS CONSIDERED

Options

Table 1: Options arising from this report

Option	Comments
1. Agree to allocate the Household Support Fund as recommended below and in the supporting policy document. This is the recommended option	This enables the Household Support Fund to be allocated to residents in need, quickly and effectively. It builds on learning from previous tranches and aligns with the DWP guidance and requirements.
2. Decide to allocate a greater proportion of the Household Support Fund to families in receipt of free school meals, through holiday food vouchers.	This would reduce the levels of funding available to other households in need in the borough, and limit the amount of funding available through an application process. DWP guidance recommends a flexible approach to allocation, and requests that it is made available to diverse groups of residents. It is also mandated that residents are able to put themselves forward for support.
3. Decide to allocate a greater proportion of the HSF to the partnership component of the scheme.	This would reduce the levels of funding for holiday food vouchers and the number of school holiday periods which could be supported.
4. Decide not to take a decision on the allocation of the HSF.	This would mean that the funding could not be allocated to households in need until a decision was taken. If the funding is not allocated it must be returned to DWP and will not support households in need in the borough.

2.1 Proposed approach to delivery of the DWP Household Support Fund

2.2 The proposed allocation of the DWP Household Support Fund (2023/24) is through two separate streams, summarised below. This continues the approach taken for Tranche 4 of funding, and follows the published DWP guidance - [1 April 2023 to 31 March 2024: Household Support Fund guidance for county councils and unitary authorities in England - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/118114/1_April_2023_to_31_March_2024_Household_Support_Fund_guidance_for_county_councils_and_unitary_authorities_in_England.pdf)

2.3 Scheme 1: Free School Meals Support in the holidays

2.4 This approach replicates that taken in previous tranches of the Household Support Fund, which targeted families with children. The approach uses receipt of Free School Meals to target vulnerable children and families directly, to support them with food costs during the school holidays.

2.5 Families are encouraged to register for Free School meals. If eligible there is additional benefit to the school (in terms of Pupil Premium). Families in receipt

of Free School Meals will receive a £20 voucher per week, per child. These are allocated automatically to families, through schools, with no further application needed.

- 2.6 In Tranche 4, the proposal is to allocate vouchers for nine weeks of school holidays. This covers two weeks of the school summer holidays, rather than the full six week period.
- 2.7 In the summer holidays, the borough runs the FUEL programme for children on free school meals, and this provides free lunches, which helps to mitigate additional food costs during the holidays. If vouchers were provided for all weeks of the school holidays, then this would take over 80% of the funding. This would not be in line with DWP guidance, which recommends a flexible approach, which supports a wide range of vulnerable households, and allows households to put themselves forward and apply for support.
- 2.8 **Scheme 2: Financial support to households identified as being in severe financial hardship and at risk of escalation of problems (a partnership approach)**
- 2.9 RBWM's proposes to continue working with a selection of delivery partners (DPs) to allocate the remainder of the Household Support Grant (£350-400k) to households identified as experiencing severe financial hardship and at risk of escalation of problems. These delivery partners include a range of local voluntary and community sector organisations, housing associations, and health partners, plus Achieving for Children and Optalis, who have joined as partners for Tranche 3 in recent weeks. A full list of Distribution Partners (DPs) is included in the Household Support Fund Policy document at Appendix B.
- 2.10 DPs have discretion to identify residents in severe financial hardship and at risk over the period of the scheme, using their own sources of data and information, using criteria agreed with the council, and in accordance with the DWP guidance.
- 2.11 Residents identified by DPs, will be provided with a Unique Reference Number (URN) and encouraged to make an application to the council via a simple web-based application form. Subject to checks for identify and fraud, residents will receive a one-off cash payment of £145, which will be transferred into their bank account by BACS.
- 2.12 DPs will take primary responsibility for identifying and assessing who is in greatest need. The council will check for residency, duplicate applications, and potential fraud. The Council will promote the policy and list of DPs to residents and the wider community through its website, a range of targeted communications, and through working through a diverse group of community organisations, parishes, and stakeholders.
- 2.13 Our delivery partners have a strong track record of working to support residents who are most in need and have the information and relationships

that can help to target the fund effectively. Those working directly with our communities are best placed to identify these individuals and to assess who will benefit most from the support. In particular, they are better able to identify residents who have missed out on previous support, for example, because they do not fall into particular age ranges, or receive certain benefits.

- 2.14 Working in partnership provides opportunities to embed the one-off cash payments to residents within a wider offer of support and advice. This approach enables applications to the fund to be made as part of a wider conversation about the resident's needs and will complement advice, for example on budgeting, management of health conditions and / or wider sources of support. The cash payment can also help partners to engage new 'harder to reach' groups of residents and offers frontline staff, such as social workers, an opportunity to help their clients access payments to help at points of crisis, as part of their wider support to the household.
- 2.15 Working together in this way also aims to build stronger collaboration between the council and its partners, and to facilitate the type of community-based, resilience-building, and preventative approach that we wish to develop further going forwards.

3. Update on Tranche 3 of the Partnership scheme and implications for Tranche 4

- 3.1 The Tranche 3 partnership scheme has to date supported over 800 households, plus 120 care leavers; the demographic breakdown of applicants is as follows. Ethnicity: White British 79%; White Other 5%; Asian/Asian British 4.4%; Black/Black British 3%; Mixed 2.8%; Prefer not to say 2.8%; Other 2%. Gender: Female 70%; Male 29%; Prefer not to say <1%. Household description: Family with children 52%; Other 28%; Disabled 14%; Over pensionable age 6%. It is likely that the number of applicants over pensionable age is higher than the figures suggest, as a high proportion of those with a disability are also likely to be over pensionable age. However, we recognise that this is a demographic we need to more specifically target moving forwards. We expect that the scheme will have supported around 1000 households by the end of the Tranche 3 funding period at the end of March. These numbers are lower than initially expected. Demand has taken some time to build up, but we are now receiving in the region of 70-100 applications per week.
- 3.2 The amount of funding spent on the Free School Meal Holiday Voucher component (scheme 1) was higher than expected, due to increased numbers of children receiving Free School Meals and so has reduced the level of funding available for scheme 2. A small amount of budget initially allocated from tranche 3 to the partnership component (scheme 2), is being used to pay for food vouchers for scheme 1 during the Easter holidays (Holiday food vouchers are generally issued in the week before the school holidays, and therefore would be issued in the last week of March, which falls within the

Tranche 3 spending period). Therefore the full amount of RBWM's Household Support Fund allocation for 2022/23 will be allocated.

- 3.3 All Delivery Partners have been asked to provide feedback on the approach to allocation of Tranche 3 funding, and this has been overwhelmingly positive. Partners have highlighted the benefits in terms of reaching new clients; and in strengthening their offer to existing clients, through having the ability to secure the £145 payments for those clients who are at a point of crisis or struggling to deal with rising costs, and challenging circumstances. A primary benefit of the approach is the ability to link the payments to wider support and advice, for example, helping clients to access additional benefits, or to make a purchase, such as an electric blanket, that helps to manage their health condition, or to put towards an unexpected cost, such as a new fridge.
- 3.4 Most report finding that the online application system is working well, and we propose to continue using the Ascendant system for applications. Some residents have needed support to make their applications, which is provided by the delivery partners. However, there are concerns that this may be a particular barrier to older people and the most vulnerable. In response, we are exploring options to add greater flexibility to the application process for those applications made by partner organisations, on behalf of the resident, such as a 'partner verification' of address, where applications are made from the resident's home. Optalis have also joined as a partner, so that their social workers and care staff are able to assist applications from those receiving care at home, and their carers.
- 3.5 The approach of working with partners to identify households in need is working well. Initial take up of the scheme was lower than expected and so a wide range of targeted outreach and communications have been undertaken, including a targeted leaflet drop, communications to a wide range of community organisations, parishes, schools, and community venues, presentations at relevant meetings, and articles in the Residents Newsletter. Four new partners have also been included in the scheme, to ensure further reach. (These are Achieving for Children, Optalis, Maidenhead United FC Community Trust and Windsor Foodshare.) However, there is still a risk that some of the households most in need are not aware of the Fund, or do not feel comfortable putting themselves forward for support. Therefore, targeted outreach will continue.
- 3.6 There is also a risk that households who are not in greatest need do put themselves forward to seek support, particularly to Citizens Advice, who are the first port of call for households not in touch with other delivery partners. Whilst we are confident that the assessment of our partners is effective in assessing need, and some residents have been turned down where they are not assessed to be in sufficient need, it is important to continue to review the process going forwards. Further detail on feedback from Tranche 3 is included at **Appendix C**.
- 3.7 The launch of Tranche 3 of the fund was delayed until the start of December, due to delays in receiving the guidance from DWP and the need for consultation with partners to agree on the approach. Therefore, the collective

view of partners is that we have not yet reached all of those households who are in need of support. Therefore, the proposal is to extend the current scheme until the end of June 2023, meaning that households are not able to apply for support again during that period.

- 3.8 From July 2023 onwards, we propose to restart the applications process. We will review and amend the scheme, if appropriate, and from this point, households will be able to apply for a second payment, where this is deemed appropriate by the delivery partners.
- 3.9 During Tranche 3, the Household Support Fund has been managed without additional staff resource, by drawing on the good will of officers across a range of services. Moving forwards a dedicated post will be recruited to, in order to ensure that the Fund can be managed effectively without placing additional burdens on existing staff. This post will be funded through the Household Support Fund, as part of permitted administration costs.

4. KEY IMPLICATONS

- 4.1 The successful delivery of this policy will provide financial support, in the form of £20 food vouchers per child, for nine of the thirteen weeks of school holidays, for families in receipt of Free School Meals; and one-off cash transfers of £145, for residents in severe financial need over the period 2023-24. We expect to support 3400 families in receipt of Free School Meals, plus in the region of 2000 households in severe financial need, across a broad range of age groups and household types, and including disabled residents, and those with long term health conditions. (Some of these households will receive more than one payment.)
- 4.2 In addition, the partnership approach will help to strengthen positive relationships with and between the range of agreed partners, and the HSF cash payment aims to help to support wider, more sustained, advice and support offered by our partners and frontline staff.

Table 2: Key Implications

Outcome	Unmet	Met	Exceeded	Signifi- cantly Exceed- ed	Date of deliver- y
Household Support Fund (£1,175,810) fully allocated to residents in most need.	< £1,175,810 of the funding utilised.	All funding utilised appropriately.	All funding allocated. Evidence of high impact on resident outcomes. Partnerships strengthened.		31 March 2024.

5. FINANCIAL DETAILS / VALUE FOR MONEY

- 5.1 This proposal utilises the full grant provided to RBWM through the DWP Household Support Fund, with a small proportion of the Fund used to cover the council and voluntary and community sector partners' management costs. There are therefore no additional financial burdens from the council for the delivery of this scheme. Support provided to residents will be limited to the amount provided to the council by DWP.

6. LEGAL IMPLICATIONS

- 6.1 The attached proposal complies with the guidance issued by DWP, and as such there are no significant legal implications.

7. RISK MANAGEMENT

Table 3: Impact of risk and mitigation

Risk	Level of uncontrolled risk	Controls	Level of controlled risk
Funding is allocated to residents who do not have high or genuine levels of need.	Medium - Low	Partners have been selected on the basis of their experience and track record of working with communities in need; their access to different forms of evidence and information to support their decisions; and their reach across diverse communities.	Low
Delivery partners are unable to identify enough residents to allocate the full amount of the grant.	Medium	RBWM will track applications and spend on an ongoing basis, to enable potential underspend to be identified early. RBWM will meet with partners on a monthly basis to review and respond to any issues arising. Mitigating actions to include broadening communications and outreach; expanding the number of partners; redistributing Unique Reference Numbers between different	Low

		partners; and in extreme circumstances lowering threshold of need; and / or making a second payment to applicants.	
Residents who consider themselves to be eligible for support do not receive it, and are dissatisfied.	Medium	Residents are able to approach any of the partner organisations listed, and are encouraged to approach Citizens Advice as our overarching partner, if they would like to put themselves forward for support. It should be recognised that the levels of funding are set by DWP, and are unlikely to fully meet demand for support. Any complaints will be handled in a timely and sensitive manner.	Low (no complaints have been received during Tranche 3)
Residents with poor IT skills or lack of digital access struggle to complete the online form.	Medium	Partners will be available to assist residents in completing their application forms, and can provide organisational email addresses, for those who do not have access to IT. Digital support is also available within libraries. Further actions to improve access are being considered.	Medium
The Fund is targeted by fraud	Medium	Every applicant will be required to complete a statutory declaration of truth, eligibility checks will be made for residency, to screen out duplicate applications, and to check that the bank account details provided match the name of the applicant. Regular meetings with partners will also probe for any suspicious activities.	Low

8. POTENTIAL IMPACTS

- 8.1 Equalities. Partners have been selected on the basis of their collective reach across communities, and ability to target groups with different protected characteristics. The allocation of the fund will continue to be monitored to assess distribution by ethnicity, gender, disability, pensioners, and children in the household. Where proportions do not match those of the population and evidence of need in the borough, action will be taken to proactively target under-represented groups to ensure that they are able to benefit from the scheme, including through engaging with a range of organisations working with diverse communities to encourage residents in need to come forward. A priority for Tranche 4 of the Fund, will be to increase outreach and take up among older people and those for whom the online application process presents a barrier. An Equality Impact Assessment is available as Appendix A.
- 8.2 Climate change/sustainability: there are minimal sustainability implications of this proposal.
- 8.3 Data Protection/GDPR: Personal data collected as part of the Household Support Fund application and allocation process will only be used for the purposes of allocating the Household Support Fund and will adhere to the terms of the Data Protection Act 2018 and the General Data Protection Regulation (GDPR). Guidance on the use of personal data is included within the resident application form, for their information. Anonymised data will be analysed for monitoring the allocation of the Fund, by protected characteristics, household type and geographical location, as appropriate.

CONSULTATION

- 8.4 The second stream of the Household Support Fund (Partnerships) has been developed in close consultation with a range of partners and wider stakeholders. These include voluntary and community sector organisations, Frimley ICB, and housing partners, in addition to engagement with services across the council. Stakeholders provided valuable input to shape the policy, through a series of individual meetings and workshops and a feedback survey. A summary of feedback received is set out at **Appendix D** of this report.

9. TIMETABLE FOR IMPLEMENTATION

- 9.1 Implementation date: The full implementation stages are set out in table 4.

Table 4: Implementation timetable

Date	Details
1 April 2023 – 31 March 2024.	Allocation of food vouchers to families in receipt of Free School Meals to cover nine weeks of school holidays. This will include two weeks of Easter and Christmas holidays, and the three half term breaks in May, October and February. Two out of the six weeks of summer holiday will also be covered.

1 April 2023 – 30 June 2023	Partners will continue to identify residents for scheme 2, as part of an extension of the allocation of tranche 3 of the HSF. Partners will invite residents to apply for support through the web-based application form. This approach will maximise the impact of the HSF by prioritising the identification of residents who have not yet received financial support but who may be in need.
1 July 2023 – 31 March 2024.	Partners will continue to identify new applicants but will also, where appropriate, encourage previous applicants to apply for support from tranche 4. Residents will be invited to apply for support through the web-based application form. Applications will close on 31 March 2024, or when the limit of the Fund is reached, if sooner.
21 July 2023	Interim management information (MI) returned to DWP for the period 1 April 2023 to 30 June 2023.
20 October 2023	Second interim MI returned to DWP for the period 1 April 2023 to 30 September 2023.
26 January 2024	Third interim MI returned to DWP for the period 1 April 2023 to 31 December 2023.
28 April 2024	Final MI returned to DWP for the period 1 April 2023 to 31 March 2024.

10. APPENDICES

10.1 This report is supported by three appendices:

- **Appendix A – Household Support Fund Allocation Policy**
- **Appendix B – List of Distribution Partners**
- **Appendix C - Equality Impact Assessment**
- **Appendix D – Feedback from Delivery Partners and Case Studies**

11. BACKGROUND DOCUMENTS

11.1 This report is supported by one background document:

- DWP Household Support Fund guidance, [1 April 2023 to 31 March 2024: Household Support Fund guidance for county councils and unitary authorities in England - GOV.UK \(www.gov.uk\)](#)

12. CONSULTATION

Name of consultee	Post held	Date sent	Date returned
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Mandatory:		<i>Statutory Officers (or deputies)</i>	
Andrew Vallance	Interim S151 Officer	28/02/23	02/03/23
Emma Duncan	Director of Law, Strategy & Public Health/ Monitoring Officer	28/02/23	01/03/23
Deputies:			
Elaine Browne	Head of Law & Governance (Deputy Monitoring Officer)		
Mandatory:		<i>Data Protection Officer (or deputy) - if decision will result in processing of personal data; to advise on DPIA</i>	
	Data Protection Officer		
Mandatory:		<i>Equalities Officer – to advise on EQiA, or agree an EQiA is not required</i>	
Ellen McManus-Fry	Equalities & Engagement Officer		
Other consultees:			
Directors (where relevant)			
Tony Reeves	Interim Chief Executive	28/02/23	28/02/23
Andrew Durrant	Executive Director of Place	28/02/23	02/03/23
Kevin McDaniel	Executive Director of People Services	28/02/23	28/02/23
External (where relevant)			
N/A			

Confirmation relevant Cabinet Member(s) consulted	Cabinet Member for Finance, Leader of the Council	
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REPORT HISTORY

Decision type:	Urgency item?	To follow item?
Key decision		No

Report Author: Becky Hatch, Head of Strategy
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Appendix A: Allocation of Household Support Fund Policy



Allocation of Household Support Fund Policy

(Tranche 4, April 2023 – March 2024)

March 2023

Document Control
Managed by:
Becky Hatch
Head of Strategy
Version: V2.0

Introduction and DWP guidance

The Department of Work and Pensions (DWP) has provided £842m to County Councils and Unitary Authorities in England to support those most in need to help with global inflationary challenges and the significantly rising cost of living. This funding covers the period 1 April 2023 to 31 March 2024 inclusive. Local Authorities (LAs) have discretion on exactly how this funding is used within the scope set out of the accompanying grant determination and guidance. [1 April 2023 to 31 March 2024: Household Support Fund guidance for county councils and unitary authorities in England - GOV.UK \(www.gov.uk\)](#).

This is the fourth tranche of the Household Support Fund. The Royal Borough of Windsor and Maidenhead's allocation of funding for this period is £1,175,810.

For this tranche of funding, DWP have stated that there is no ringfence of funding for any particular cohort of people. The expectation is that The Fund should be used to support households in the most need; particularly those who:

- may not be eligible for the other support government has recently made available but who are nevertheless in need and who require crisis support. This may include, but is not limited to, people who are entitled to but not claiming qualifying benefits, people who are claiming Housing Benefit (HB) only, people who begin a claim or return to payment of a benefit after the relevant qualifying date as well as people who have fuel costs but who cannot access the energy support the government is providing for 2023/24.

- groups who are vulnerable to rising prices even though they are supported through these schemes, for example large families or single-income families. DWP stress that The Fund is intended to cover a wide range of low-income households in need including families with children of all ages, pensioners, unpaid carers, care leavers and disabled people. The guidance from the DWP specifically highlights the disabled and those with caring responsibilities as individuals who may face acute need due to the disproportionate impact of cost of living on their circumstances.

DWP state that when administering The Fund, Authorities are encouraged to adopt the following principles:

- use discretion on how to identify and support those most in need, taking into account a wide range of information
- use the funding from 1 April 2023 to 31 March 2024 to meet immediate needs and help those who are struggling to afford energy and water bills, food, and other related essentials. Energy bills may be of particular concern to low-income households during the period of The Fund and Authorities should prioritise supporting households with the cost of energy. Authorities can also use the funding to support households who are struggling to afford wider essentials.
- Local authorities are requested to include a resident application process for at least some of the funding.
- Local authorities are expected to offer application-based support throughout the duration of the Fund, either continuously over the majority of The Fund Period or in regular intervals throughout the scheme.

This document provides guidance regarding the operation and delivery of the policy in the Royal Borough.

2. RBWM Approach

RBWM have developed the Household Support Fund through two schemes, which will run in parallel.

Scheme 1: Free School Meal support during the holidays

RBWM will provide families in receipt of Free School Meals with vouchers to assist with food costs during nine of the thirteen weeks of school holidays. This replicates the successful allocation of funding in this way in the previous three tranches of the Fund.

Scheme 2: Financial support to households identified as being in severe financial hardship and at risk of escalation of problems

RBWM will work with a range of Delivery Partners within the voluntary and community sector, housing and health, adults and children's services, to engage with and identify residents in most need. Residents identified by partners will be invited to apply for a one-off cash payment of £145 through a short, web-based application form. For the first three months of tranche 4 (1 April 2023 – 30 June 2023), DPs will continue to extend the scheme to anyone not identified during tranche 3. This will allow the fund to reach as many people as possible, per the advice of the DWP. From 1 July 2023, DPs will be able to recommend individuals in need, who received funding from previous tranches, to apply for funding from tranche 4. This approach will allow us to maximise the impact of the HSF to the greatest number of people, whilst also continuing to support those identified as most in need.

Scheme 1: Support to families in receipt of Free School Meals

Summary of approach

This approach mirrors the methodology undertaken in previous tranches of the Household Support Fund, which targeted families with children. The approach uses receipt of Free School Meals to target vulnerable children and families directly, to support them with food costs during the school holidays. Receipt of Free School Meals provides a robust and clear criterion for allocation.

Schools request vouchers through a secure platform on behalf of pupils eligible for free school meals who attend their school. The request is authorised by an AFC Officer and then the voucher code is emailed to the parent/ carer.

Eligibility Criteria

Eligibility Criteria requires pupils to be registered for free school meals and attending a RBWM school regardless of their home address. Pupils outside of this criterion would be excluded. The funding level is £20 per pupil per funded week. The delivery method being used is through issuing of electronic vouchers.

Funding levels

The most recent number of pupils receiving free school meals was 3,400. The planned allocation for April 2023 to March 2024 is £673,200 which represents £180 over 9 weeks of the school holidays per pupil. This accounts for approximately 57% of the overall funding allocation.

Scheme 2: Financial support to households identified as being in severe financial hardship and at risk of escalation of problems (a partnership approach)

Summary of approach

RBWM's policy is to work with a selection of third party organisation (TPOs) to allocate the remainder of the Household Support Grant. These TPOs include a range of local voluntary and community sector organisations, housing associations, and health partners. A full list of Distribution Partners (DPs) is included at Appendix B.

DPs have discretion to identify residents in severe financial hardship and at risk over the period of the scheme, using their own sources of data and information, using criteria agreed with the council, and in accordance with the DWP guidance above.

Residents identified by DPs, will be provided with a Unique Reference Number (URN) and encouraged to make an application to the council via a simple web-based application form. Subject to checks for identify and fraud, residents will receive a one-off cash payment of £145, which will be transferred into their bank account by BACS.

From 1 April 2023 until 30 June 2023, DPs will continue to extend support to anyone not identified during tranche 3. From 1 July 2023, DPs will be able to recommend individuals in need, who received funding from previous tranches, to apply for funding from tranche 4.

DPs will take primary responsibility for identifying and assessing who is in greatest need. The council will check for residency, duplicate applications, and potential fraud.

The Council will promote the policy and list of DPs to residents and the wider community. Residents will be able to put themselves forward to DPs for support.

Summary of process

Residents identified by our DPs will be encouraged to apply for a one-off cash payment of £145, through a simple, web-based form, managed by the council.

DPs will provide each individual resident with a Unique Reference Number (URN), which will be entered on their application form. DPs will provide RBWM with a list of the residents who have received a URN and a brief summary of their circumstances.

Applications will be approved by the council, subject to checks on residency, identity, and duplicate applications. Applications cannot be submitted without a Unique Reference Number from a partner organisation.

Payments will be administered by the council and paid into the applicant's bank account.

RBWM will provide a small 'management costs' payment to DPs from the voluntary and community sector, to contribute to the costs of running the scheme and associated support to residents.

Timelines

For the first three months of tranche 4, DPs will continue to extend the scheme to households in need, who have not yet been identified during tranche 3. This will offer an

extended opportunity to apply, for those who may not yet have come forward within Tranche 3. This is based on feedback from Delivery Partners, that they are still reaching new households in need, who should be given priority over prior applicants for an initial period.

From 1 July 2023, DPs will be able to recommend individuals in need, who have already received the £145 payment, to apply for a second payment, where appropriate. This approach will allow us to maximise the impact of the HSF to the greatest number of people, whilst also continuing to support those identified as most in need.

A review of the scheme will be conducted in June, with options considered for amending the scheme, to strengthen the approach, where appropriate.

Rationale for a partnership approach

This approach has been developed in consultation with a range of voluntary, community, health, and housing partners. It builds upon the successful administration of tranche 3 and incorporates learning from this first phase of delivery. The rationale for this approach is as follows:

- Our partners have a strong track record of working to support residents who are most in need and have the information and relationships that can help to target the fund effectively. Those working directly with our communities are best placed to identify these individuals and to assess who will benefit most from the support. In particular, they are better able to identify residents who have missed out on previous support, for example, because they do not fall into particular age ranges, or receive certain benefits.
- Working in this way, provides opportunities to embed the one-off cash payments to residents within a wider offer of support and advice. This approach enables applications to the fund to be made as part of a wider conversation about the resident's needs and will complement advice, for example on budgeting, management of health conditions and / or wider sources of support. The cash payment may also help partners to engage new 'harder to reach' groups of residents and help to build stronger relationships with existing clients.
- Working together in this way also aims to build stronger collaboration between the council and its partners, and to facilitate the type of community-based, resilience-building, and preventative approach that we wish to develop further going forwards.

Selection of Distribution Partners

The collection of DPs have been selected based on:

- their impact during the administration of tranche 3;
- their ability to reach target groups of residents;
- their capacity to identify and assess residents in need; and
- the wider support that they are offering to communities to prevent escalation of problems.

The council has assessed the partner organisations to ensure that, collectively, the selected group of partners are able to engage with households across the range of target groups, and that their reach is spread across the borough, with a particular focus on those areas with

greatest levels of disadvantage and to ensure that those with protected characteristics under the Equalities Act are not disadvantaged.

Partners have been selected based on their capacity to identify and assess who is in most need of support. All partners have a proven track record of supporting residents in need and have access to a range of information needed to make an informed decision about the allocation of support.

Partners have also been selected based on their ability to offer wider assistance to residents, whether this is through providing care, food or other goods, warm spaces and wider community initiatives, housing, skills-building and / or wider support and advice. The diverse range of partners enables the Fund to target a wide range of households through the Fund.

The council is also working with a range of stakeholders, including parishes and smaller community organisations, to communicate the scheme and reach out to individuals who may have high levels of need, but not be accessing support. Citizens Advice will play an overarching role in assessing residents engaging with these stakeholders, who wish to put themselves forward for support. Note that care leavers resident in the borough will be approached directly by and invited to apply.

Information about the initial partners selected, including their contact details, is published on the RBWM website, under the Here to Help pages.

Further partners will be considered by RBWM over the course of the scheme. Interested organisations should approach equalities@rbwm.gov.uk setting out their interest and capacity to identify residents in need.

Contribution to management costs: The council recognises that identifying and assessing residents will require resource on the part of our DPs. Therefore, DPs from the voluntary and community sector will be offered a financial contribution to their organisation to support the costs of managing this process as part of their winter support offer. The level of this one-off contribution will be agreed with individual voluntary sector organisations, according to their circumstances and reach. Statutory partners will manage the costs of identifying residents within their existing budgets.

Eligibility Criteria

The primary responsibility for identifying and assessing need lies with the DP organisations, in line with the rationale set out when joining the scheme. When the DP is satisfied that a resident is eligible, they will issue a URN to the resident.

The URN will be entered as part of the resident application to the council, and the council will undertake basic checks to prevent misuse of the funding.

In order to be progress, applicants **must meet all** of the following criteria:

- Applicants must be resident in the borough (and provide proof of address)
- Be over 18 years of age
- Have a bank account in their name.

- Include a URN supplied by one of the agreed DPs which has not been previously used.

Only one application will be awarded per household, from the start of December until the end of June. The council will screen for duplicate applications.

From 1 July, applicants will be able to apply for a second payment, where identified as appropriate by partners.

Unique reference numbers will only be issued to DPs up to the estimated limit of the funding allocation, to minimise the risk of applicants applying after funds have been exhausted, however

Grants will be awarded on a first come, first served until funding has been exhausted or by the end of the period (31.03.24), even if a Unique Reference Number and application has been submitted.

Funding Levels

The Royal Borough will make one off cash payments of £145 into individual resident bank accounts over the period April 2023 to March 2024. No duplicate applications will be accepted.

Application Process

Due to the limited funds available, and the likelihood of applications outweighing the available funds, the applications will be administered on a first come first served approach. This means that, once funding has been exhausted, no further applications will be considered even where applicants may fit the overall criteria.

A link to the application form will be shared with residents identified by DPs along with their URN. DPs can provide support to residents to complete the online form, where they may struggle to complete it independently.

Residents will need to enter a Unique Reference Number (URN) supplied by a partner organisation, in order for their application to be processed.

Residents wishing to put themselves forward for support can do so by approaching one of the DP organisations listed on the RBWM website (Here to Help pages). If a resident is unsure which DP to approach, the Citizens Advice East Berkshire can be approached in the first instance. Residents approaching the council's customer service teams seeking assistance from the HSF will be directed to the Citizens Advice.

Any queries in respect of applications or becoming a DP should be addressed to: equalities@rbwm.gov.uk.

The closing date for applications will be 31 March 2024, when the online form will cease taking new applications. The closing date will be subject to review and could be affected by factors such as the exhaustion of funds or Government announcements.

Any residents applying should ensure that they have fully completed the application form and provided the required supporting evidence. Any incomplete form or missing evidence will mean that the form will not be processed, nor will the resident be contacted to provide missing information.

To confirm - any incomplete applications or those with less than the required evidence will be deemed ineligible.

No grants will be awarded without an application being submitted and that application must be complete with all supporting evidence/information and a Unique Reference Number supplied.

The Award

Applications will be assessed for entitlement as they are received. We will aim to advise successful applicants of the outcome of their award within 5 working days of the submission of their application, with payment being made within a further 7 working days.

We will aim to advise unsuccessful applicants, by e-mail, within 5 working days of the closing of the application window.

Payments will only be made via BACS.

Managing the risk of Fraud

In order to ensure that the Household Support Fund is not subject to potential abuse, all submitted applications will require a statutory declaration of truth in connection with the application.

The council may carry out any pre or post payment checks deemed appropriate, through its internal audit team, in order to provide assurance that the funds are being claimed correctly.

The Council will not accept deliberate manipulation and fraud. Any resident falsifying their circumstances to gain access to the Household Support Fund payment could face prosecution and any funding issued will be subject to recovery.

The Royal Borough of Windsor & Maidenhead is distributing this funding on behalf of the Department for Work and Pensions (DWP). Data regarding awards and applications will be shared with DWP as required. The distribution of payments will also be monitored by RBWM with regard to equalities considerations and geographical spread, to ensure that the Funds are being distributed fairly.

Policy Review

To ensure that the Household Support Fund reaches those households most in need, this policy will be reviewed periodically by the Head of Strategy and the agreed partners set out in Appendix B.

The council therefore reserves the right to modify the allocations process, eligibility criteria, and award sums, as a result at any time.

Appeals

There is no statutory appeal against the decision to award or not award a payment or against the level of payment offered. This is a discretionary fund, with residents identified by our DPs. Residents may put themselves forward for support to Citizens Advice or another of the listed DPs.

Appendix B: Household Support Fund – List of Distribution Partners

Organisation	Current reach (geographical, cohort, numbers supported)	Wider support offer
<p>Citizens Advice East Berkshire (CAEB)</p> <p>CAEB will play an overarching role in identifying residents putting themselves forward for support.</p>	<p>Borough-wide. Since September 2022, have supported 375 residents who live in the borough, with 1,306 issues. 62% of working age, 63% women, 64% had long-term health conditions, and 27% were from a minority ethnic background.</p>	<p>Provide impartial, confidential, and independent advice, and information to residents on their rights and responsibilities. Specifically, on employment, housing, benefits, debt, tax and consumer issues. CAEB also have access to pro bono solicitors who specialise in relationship, immigration, housing, wills & trusts, and criminal law.</p>
<p>Maidenhead Foodshare</p>	<p>Maidenhead. Residents in poverty. All age ranges. Seeing 200-400 families each month.</p>	<p>Subsistence support – food (including fresh fruit and vegetables).</p>
<p>Abri</p>	<p>Social housing in Windsor, Eton Wick, Datchet, and Maidenhead. Residents in social housing from all age ranges, plus wider community.</p>	<p>Housing association. Provide advice and training on budgeting, benefits, and employment. Support tenancy sustainment, distribute utility vouchers, and provide a warm hub once a week.</p>
<p>Housing Solutions</p>	<p>Social housing in Maidenhead. Residents in social housing from all age ranges.</p>	<p>Housing association. Provide advice and training on budgeting, benefits, and employment. Support tenancy sustainment.</p>
<p>Age Concern Windsor</p>	<p>Windsor, Old Windsor, and Datchet. Residents aged over 70, who live alone, with extra care needs. Current client base is 80% female, and 90% White British.</p>	<p>Provide companionship, Meals on Wheels, and other social initiatives (for instance, bingo, and quizzes). Signpost to additional support and assist with paper and online form completion.</p>
<p>West Windsor Hub (WWH)</p>	<p>Windsor. All characteristics (including refugees, and military personnel). Current</p>	<p>Provide a warm space bi-weekly, where residents can socialise, access hot food, drink, and ancillary</p>

	client base of 450 residents.	items to keep them warm. Signpost to additional support and assist with paper and online form completion.
The Baby Bank	Maidenhead. Residents with young children, particularly single parents. All characteristics (including refugees). Currently see approx.. 250 families each month.	Provide supplies to help with childcare (for example, nappies, clothing, and formula).
Windsor, Ascot and Maidenhead Social Prescribing service for the Primary Care networks	Borough-wide. All characteristics – focused on residents with long-term health conditions and disabilities, which are at risk of escalating without financial support to manage their needs adequately over winter.	Refer residents to a range of local, non-clinical services – focussing on social, economic, and environmental factors.
RBWM housing service	Borough-wide. Residents in housing need, privately rented accommodation and at risk of homelessness. All characteristics.	Provide advice, and assistance to residents in need of housing support. Issue housing plans and uphold the Homelessness Reduction Act.
Maidenhead United FC Community Trust	Borough-wide. Individuals and families connected into the football club through coaching activities, and those referred through the community, social prescribing and adult social care for wellbeing support.	Provide community resource to those in need, including advice and signposting.
Windsor Foodshare	Windsor. Residents who have been referred to Windsor Foodshare by other agencies based on need, including through schools, doctors' surgeries, and other partner organisations.	Subsistence support – food (including fresh fruit and vegetables).
Achieving for Children	Borough wide. Focus on providing support to vulnerable children and their families.	Provide advice, and assistance to children and families in need of support.

Optalis	Borough wide. Focus on providing support to vulnerable older people and adults with additional care needs.	Provide advice, and assistance to older residents in need of support.
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Appendix C

Equality Impact Assessment

For support in completing this EQIA, please consult the EQIA Guidance Document or contact equality@rbwm.gov.uk



1. Background Information

Title of policy/strategy/plan:	<u>Household Support Fund, 2023/24 Allocation</u>
Service area:	<u>Strategy</u>
Directorate:	<u>People / Law and Strategy</u>

Provide a brief explanation of the proposal:

- What are its intended outcomes?
- Who will deliver it?
- Is it a new proposal or a change to an existing one?

The overall aim of this policy is to distribute RBWM’s allocation of the DWP Household Support Fund (April 2023 – March 2024) to support those most in need, to help with global inflationary challenges, and the significantly rising cost-of-living.

The fund will be administered through two separate streams: Free School Meals Support in the holidays and through financial support payments of £145 to households identified by our partners as being in severe hardship and at risk of escalation of problems.

This second stream of funding will be delivered by RBWM in partnership with selected third party organisations (TPOs).

This proposal builds on learning from previous tranches and aligns with the DWP guidance and requirements.

2. Relevance Check

Is this proposal likely to directly impact people, communities or RBWM employees?

- If Yes, state ‘Yes’ and proceed to Section 3.
- If No, please explain why not, including how you’ve considered equality issues.
- Will this proposal need a EQIA at a later stage? (for example, for a forthcoming action plan)

Yes

If 'No', proceed to 'Sign off'. If unsure, please contact equality@rbwm.gov.uk

3. Evidence Gathering and Stakeholder Engagement

Who will be affected by this proposal?

For example, users of a particular service, residents of a geographical area, staff

Residents in the borough identified as being in severe hardship and at risk of escalation of problems.

Among those affected by the proposal, are protected characteristics (age, sex, disability, race, religion, sexual orientation, gender reassignment, pregnancy/maternity, marriage/civil partnership) disproportionately represented?

For example, compared to the general population do a higher proportion have disabilities?

This is a targeted Fund, aimed at supporting households who are experiencing financial hardship. Therefore, it is targeting residents in lower socio-economic groups. Emerging national evidence suggests that working age households, including those with children, are being impacted hardest by the cost of living rises. Those with disabilities may have additional costs associated with their health conditions, such as paying higher fuel bills for oxygen supplies. Some Black, Asian and minority ethnic groups are more likely to be on lower incomes, and are therefore also likely to be disproportionately affected.

Funding is also allocated to families in receipt of Free School Meals in the form of holiday vouchers. This benefits school age children, and those in lower socio-economic groups.

What engagement/consultation has been undertaken or planned?

- How has/will equality considerations be taken into account?
- Where known, what were the outcomes of this engagement?

RBWM's approach to allocating the Household Support Fund has been developed in close consultation with a range of partner organisations, including voluntary and community sector groups, housing associations, Frimley Health services, and our Adults, Children's, Housing and Customer services. To inform the development of the policy for allocating Tranche 4 of the Fund, we have undertaken a feedback exercise with all of our partners and analysed the data on take up of Tranche 3 of the funding.

We will continue to monitor the distribution of funding by protected characteristics, to enable potential issues to be identified and addressed swiftly, for example through outreach.

What sources of data and evidence have been used in this assessment?

Please consult the [EQIA Evidence Matrix](#) for relevant data. Examples of other possible sources of information are in the Guidance document (Section 2.3).

Evidence from the DWP supports a need to target additional support to those identified as facing financial hardship including, but not limited to, the disabled, pensioners, those on low incomes, and families with children. RBWM have also reviewed emerging national evidence on the impact of the cost of living rises on different groups within the population.

The council have analysed data collected through the application process for Tranche 3, to assess the reach of the HSF across protected characteristics including age, gender, disability and ethnicity.

The Tranche 3 partnership scheme has to date supported 560 households, plus 120 care leavers; the demographic breakdown of applicants is as follows.

Ethnicity: White British 79%; White Other 5%; Asian/Asian British 4.4%; Black/Black British 3%; Mixed 2.8%; Prefer not to say 2.8%; Other 2%.

Gender: Female 70%; Male 29%; Prefer not to say <1%.

Household description: Family with children 52%; Other 28%; Disabled 14%; Over pensionable age 6%.

It is likely that the number of applicants over pensionable age is higher than the figures suggest, as a high proportion of those with a disability are also likely to be over pensionable age. However, we recognise that this is a demographic we need to more specifically target moving forwards.

4. Equality Analysis

Please detail, **using supporting evidence:**

- How the protected characteristics below might influence the needs and experiences of individuals, in relation to this proposal.
- How these characteristics might affect the impact of this proposal.

Tick positive/negative impact as appropriate. If there is no impact, or a neutral impact, state 'Not Applicable'.

More information on each protected characteristic is provided in the EQIA Guidance document (available on the intranet).

	Details and supporting evidence	Potential positive impact	Potential negative impact
Age	<p>There is emerging evidence that the impacts of the cost-of-living increases are not affecting all communities equally. 18-34s were the group most concerned about cost of living rises within RBWM's recent Resident Survey and have not been a primary target of previous support schemes.</p> <p>Older people may also face particular pressures as they are more likely to live alone and to suffer from long term health conditions and disabilities. Evidence from Tranche 3 suggests that older people have faced barriers in accessing the scheme, due to its online application process and through a reluctance to put themselves forward for support. Therefore we are reviewing a range of mitigation measures to increase take up among older people, including bringing in additional partners, simplifying the application process, and undertaking further outreach.</p>	X	X

Disability	People with a disability are more at risk of financial challenges and may have additional costs associated with managing their disability. Frimley ICB will use their health data to target individuals with disabilities and relevant long term health conditions.	X	
Sex	There is emerging evidence, for example through Citizens Advice data, that women are struggling financially due to cost-of-living pressures, particularly in single parent households. Women make up the majority of applications (70%) to Tranche 3 of the HSF.	X	
Race, ethnicity and religion	There is emerging evidence that some ethnic minorities are being disproportionately impacted by the cost-of-living rises, for example, from Citizens Advice data and through the higher proportions of Black and Asian respondents reporting financial struggles in the RBWM Residents Survey. Citizens Advice will ensure that ethnic minority groups are able to access the Fund, and allocation will be tracked by ethnicity to identify any potential under-representation swiftly. (18.2% of applicants to Tranche 3 describe themselves as not White British). Although no specific evidence is available on the impact of cost of living rises according to religion, there are correlations between race and religion, which make it important to ensure that religious groups are fully aware of the scheme – and religious organisations provide an important route into many of our communities. RBWM is working with a number of religious groups through the Here to Help campaign and will share communications about the Fund with them to ensure these communities are aware of the support available. There may be language barriers to accessing the online form, but this is mitigated through the support available from our partners to help with completing the applications.	X	
Sexual orientation and gender reassignment	To date there is no evidence available that this group are being disproportionately affected by cost-of-living issues.	Not Applicable	

Pregnancy and maternity	Pregnancy and maternity can place additional pressures on household finances. The Baby Bank have been selected as a partner, to ensure that this group are reached through the Fund.	X	
Marriage and civil partnership	To date there is no evidence available that this group are being disproportionately affected by cost-of-living issues.	Not Applicable	
Armed forces community	To date there is no evidence available that this group are being disproportionately affected by cost-of-living issues. However, veterans have received support in Tranche 3 of the scheme and we will continue to reach out to those in the Armed Forces community.	X	
Socio-economic considerations e.g. low income, poverty	Socio-economic considerations directly impact household finances. Those in poverty, those with low incomes, and/or those experiencing increased living costs are at particular risk of financial challenges. All partners will ensure that individuals from vulnerable socio-economic backgrounds are able to access the fund and will, to varying degrees, offer additional support where able and necessary. This support might include, for example, advice about debt relief and benefits, access to food from food banks, and housing support.	X	
Children in care/Care leavers	Children in care. Care leavers can face additional financial burdens as they leave care. Almost all RBWM care leavers have received a £145 payment through Tranche 3 of the Fund.	X	

5. Impact Assessment and Monitoring

If you have not identified any disproportionate impacts and the questions below are not applicable, leave them blank and proceed to Sign Off.

What measures have been taken to ensure that groups with protected characteristics are able to benefit from this change, or are not disadvantaged by it?

For example, adjustments needed to accommodate the needs of a particular group

We have selected a range of TPOs that cover a wide range of different groups in the borough in order to ensure that we reach the maximum number of residents in need. For example, we have included Age Concern Windsor and Frimley ICB, with a particular remit to target older people and those with care needs and disabilities. Optalis has also now joined as a partner to increase targeting of this group. The Baby Bank target parents of young children, and Achieving for Children have recently joined to increase engagement with families and care leavers. Maidenhead FC Community Trust have been added as a partner, to increase engagement with men, as women have made a majority of applications to Tranche 3 of the scheme.

Where a potential negative impact cannot be avoided, what measures have been put in place to mitigate or minimise this?

<ul style="list-style-type: none"> For planned future actions, provide the name of the responsible individual and the target date for implementation.
<p>As part of our review of tranche 3, we received feedback from TPOs that some individuals had struggled to access support due to issues with IT literacy, lack of permanent address, and difficulty in accessing communications shared online. This affects older residents in particular.</p> <p>To mitigate these issues, we are working with TPOs to simplify the application process as much as possible, working on a case-by-case basis for address issues (whilst also confirming that applicants are residents in the borough), and supporting TPOs to expand their community outreach via posters, leaflets and word of mouth.</p>
<p>How will the equality impacts identified here be monitored and reviewed in the future?</p>
<p>The online applications will be processed through the Ascendant portal which allows us to monitor demographic information and keep track of applicants' financial concerns.</p> <p>If any of this data shows signs of deviating from expectations and/or demographic information of the borough, we will take steps to address this through our TPOs and community outreach.</p>

6. Sign Off

Completed by: Rebecca Hatch, Jennifer Hardy	Date: 2nd March, 2023
Approved by: Rebecca Hatch	Date: 2nd March, 2023

If this version of the EQIA has been reviewed and/or updated:

Reviewed by:	Date:
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Appendix D: Feedback and case studies from Delivery Partners

As part of our assessment of tranche 3 funding, we reached out to our Delivery Partners to discuss the efficacy of our partnership approach and ask how we could develop the scheme moving forward. The following summary highlights the main feedback and presents some selected quotes.

Question 1: How effective has the scheme been in terms of impact and reach?

There was consensus amongst the partners that the partnership approach was effective in terms of impact and reach and had helped them to develop or initiate wider conversations with residents about other support they might need and/or were entitled to.

- “The scheme has been a real godsend for our customers...I think the approach has been extremely effective” – Abri
- “We feel this has been a successful scheme as it has enabled us to support clients we haven’t previously been in contact with and give additional support to some clients who we have already been helping. The clients who have come via the dedicated email address, who represent the other half of the codes we have given out, these have not only been supported with the extra money but assessed for underlying benefit and debt issues and often put forward to additional advice in these areas.” – Citizens Advice East Berkshire (CAEB)
- “The scheme has been very effective, we have managed to reach out to customers who are really struggling with the cost of living, many of which have been in poverty for a while. We managed to help one gentleman who had no money but managed to get a new job, and the Household Support fund gave him the money to get fuel to make his 1st day at work.” – Housing Solutions
- “The Scheme has been really helpful in terms of being able to reach the community.” – Maidenhead United FC Community Trust
- “It has been invaluable to be able to reach some patients experiencing financial hardship through the work of Social Prescribing. We have carried out targeted work” – NHS Frimley

Question 2: How effective has the approach and process been? For example, how have you found the Ascendant portal, partnership approach, application process etc.

Overall, the partners felt the approach and process of the scheme was effective. Partners felt supported by the council and found regular meetings with all the other partners useful and enlightening. The Ascendant portal and application were largely found to be easy to use and many residents were able to apply for the scheme with minimal additional support from partners. However, some partners highlighted that older and harder to contact residents encountered problems applying to the scheme due to it being online and the need for proof of address.

- “I have found the scheme to be easily accessible and have been able to email the codes through for individuals to complete where they can. ... by giving access to frontline colleagues, we know the customers that are experiencing severe hardship, so if they don’t contact us then we have contacted them.” – Abri

- “The portal worked well however most of our clients are not online or are not confident online which puts them at a disadvantage when hearing about the scheme.” – Age Concern
- “The partnership approach has worked well, and we have been pleased to be able to meet and liaise with the Council to make sure the scheme was running as well as possible. We have found that the majority of clients appear to have found the claim process manageable” – CAEB
- “The application process has been easy, the portal is intuitive. The partnership approach has been great, having all the partners meet is very helpful. We are grateful for the grant that we will allocate towards, time spent and travel to the community members and marketing.” – Maidenhead United FC Community Trust

Question 3: What have been the positives of the scheme?

Overall, partners were highly complimentary of the scheme and highlighted a range of positives from taking part:

- “The regular partnership meetings to discuss process and progress has been very helpful with being able to push out internally and feedback what is working and what isn’t as well as to improve as we go along. The biggest positive for me has been having a grant that we are able to offer those that are struggling and seeing the difference it can make even though it’s a one-off payment, it gives them something to get them through. The positives of the scheme include how quickly we have been able to help people apply, and how quickly the payments have come through.” – Abri
- “The scheme has encouraged some harder to reach clients to engage with us and allow us to give not just the grant, but key advice as required and, in many cases, ensure that going forward they may put themselves in a more robust situation to hopefully better weather this continuing cost of living crisis.” – CAEB
- “I think overall how easy it has been to apply and the criteria to the scheme being very limited means we have been able to reach tenants who may not necessarily been able to get other funding, so we have been able to support a wider variety of tenants. Also, very fast application process from completing the application to payment.” – Housing Solutions
- “Being connected to other partners has been helpful for us understanding what help is already in the community, this is good for signposting or getting the right help for the community member. Having the scheme as an offering is enabling us to connect with community members that we would not normally have access to. The funding has also helped us reach out to the community to bring awareness of our offering as a wellbeing circle. The funding feels like the quick fix and then we can look at the longer-term issues and signpost the community member to the right partners in the community.” – Maidenhead United FC Community Trust

Question 4: What have been the negatives of the scheme?

Most of the feedback was positive but partners did encounter some problems – largely connected to residents needing further support beyond the £145 available through the Fund, problems accessing the application online, and ensuring applicants followed through with their application after being given a URN (unique reference number).

- “It’s difficult to find a negative. If I could find anything at all, it would be that it was a one-off payment so did not solve problems for very long...customers need the £145 every month not just as a one of payment.” - Abri
- “By focussing on online only and only getting leaflets dropped late in the process I feel you have missed a great number of people who are struggling as they are not online, particularly for the age range that we are accessing but also for those who have little more. Our best responses come from word of mouth, posters, and leaflets.” – Age Concern
- “It should be noted that [the £145 payment] does not properly cover the full additional costs of the most needy in society nor reflect the longer-term effect of changes to benefits including related to Local Housing Allowance, allowances for those with children, the full impact of high food and utility inflation on those with lower incomes or the general affordability of housing.” – CAEB
- “Potentially about 20% of the clients who have received codes have not yet applied, we would be concerned that this could at least partly be to do with problems with completing the application process (NB we will be reaching out to as many of these clients as possible to try to offer additional help where possible.)” – CAEB
- “Proof of residency, RBWM should be more joined up behind the scenes, a lot of patients commented that “I pay council tax, shouldn’t that be enough proof?”” – NHS Frimley

Question 5: How could we strengthen or adapt our approach going forward?

Partners had several suggestions for how we could strengthen our approach for tranche 4, these suggestions largely centred on simplifying the online application process, particularly in terms of proof of address and needing an individual email address.

- “We can strengthen our approach by building on what we have, to find longer term solutions for these people that is accessible and effective. Suggestions for the future would be to allow the application form to complete without an e-mail address (if the application comes from a referrer account, you have the referrer’s e-mail address if you need to contact the customer.)” – Abri
- “[If] we can have accounts in our own name [we can] submit multiple applications for different customers. The only slight issue is having to enter an e-mail address when some customers simply don’t have one (you can’t enter your own e-mail address on more than one customer application.)” – Abri
- “It is worth putting the [HSF application] information repeatedly into the newspapers as people can miss just one mention and their circumstances can change. It probably would be good to be present at any person informational events and or use events that could attract the audience to access those older people who are in reasonable health but cash poor. Unlike other age ranges we do not really suffer from people trawling for money, we generally have to encourage them to apply.” – Age Concern
- “Some flexibility is needed for those who are housebound and struggle with IT to try and make it easy to get needed grants processed in such cases. Perhaps a dedicated log in or process for delivery partners to use might help so that we can more easily do remote applications for the really hard to reach cases.” – CAEB
- “More joined up process form the resident’s perspective on proof of address.” – NHS Frimley

Case Studies

1. "A 65-year-old lady who has recently been widowed. Her husband was older and receiving his pension and housing benefit, so as a couple they were comfortable financially. Suddenly widowed she had no choice but to apply for Universal Credit (UC), so as well as being devastated by his death, she will have to wait 5 weeks for her first payment from UC. As a couple, they had 100% of their rent paid by housing benefit, now UC will only pay 75% of her rent because she is affected by the bedroom tax with 2 spare bedrooms, and **then** she has to try and pay the 25% shortfall of her rent from the £334.91 a month that she will get from UC to try to live on. Helping this lady with £145 from the HSF enabled her to buy food and feel slightly less abandoned while waiting 5 weeks for her first miniscule UC payment."
2. "Following the breakdown of her marriage a customer also had to make her first UC claim. Now a lone parent with 4 children and no income for 5 weeks the grant helped to ensure that she could keep the lights and the heating on while going to the food bank to feed herself and her children."
3. "Maidenhead resident, age between 35 to 55, living on her own not working due to Mental Health and other physical health conditions. Keeping warm is required to reduce her physical discomfort, to reduce the risk for her condition aggravating and also to improve her emotional wellbeing. She lives in 1 bedroom private rented accommodation using her benefits to pay toward this. Her house is not insulated properly, therefore she needs support to keep warm herself, she spends a lot of time indoors. I signposted her to Draught Busters, referred her to CAB for support with PIP application and offered her the Link and unique code to apply for the Grant. She received the money and used it toward buying an electric blanket, a duvet, some thermals, and some food items soups and tea. She is grateful and said that with the electric blanket, there is no need to put the heating on at night so this helps with the bill."
4. "A young customer who was nominated for one of our properties after a stay in temporary accommodation having been asked to leave home by her parents suddenly has to try and feed herself, top up gas and electricity and *live* on £265.31 a month (under 25's rate of UC.) The £145 was a godsend!"
5. "A new customer fleeing domestic violence couldn't get her housing costs paid by UC due to having different names on her tenancy and UC accounts. She needed to produce her change of name by deed poll certificate, which she had lost while fleeing domestic violence. The £145 made it possible for her to pay for another copy of the certificate to be fast tracked in order to change the name on her rent account so that UC could pay her rent."
6. "N is on UC and has severe mental health issues. He has past issues with fines and debts, so that the full amount that can be taken for repayment has been taken and he is receiving approx. £80 per month. He lives in a property

with electric heating and cannot afford to eat and heat the property. He was not engaging, but when we finally managed to get into the property, we found him with no food or heating. The bedding and furniture felt wet as he had been so long without heating. The £145 grant was applied for and this has helped him through a period when we were getting temperatures of minus five degrees.”

7. “J was living in private rented accommodation with her adult disabled son and using his benefits to pay the rent as it was above the Local Housing Allowance. They were already struggling with gas bills hitting £360 per month and were then offered a 3-bedroom bungalow, which is suitable for their needs. They did not have anything for their new home apart from a kettle and toaster, as everything in the property came with the rental. The grant of £145, has been really appreciated.”
8. “We managed to help one gentleman who had no money but managed to get a new job, and the Household Support fund gave him the money to get fuel to make his 1st day at work.”
9. “Recently, Mr S, who has a long-term health condition and has been suffering from a chest infection, was referred to the HSF in order to help improve his health and living situation. After a home visit, Mr S was found to be sleeping in his living room as he had no reliable means of heating his bedroom. Due to rising fuel costs, Mr S was struggling to pay his bills and his health condition was impacting his ability to manage on his own. Through conversations with a social prescriber, Mr S was encouraged to apply for the Household Support Fund. The £145 payment enabled him to purchase an electric blanket. He was also supported to apply for additional benefits, to help pay to employ someone to help with the house.”
10. “Mrs P contacted Citizens Advice for help because she was living in accommodation that was not attached to any main’s supply and was having to rely on solid fuel for all her heating needs. Due to ill-health, Mrs P was unable to work and her ability to get out of the house had been impacted. Spending more time at home increased her fuel needs, and she was struggling financially. Money from the HSF enabled Mrs P to buy extra fuel to stay warm and has had a positive impact on her health. Alongside support from Citizens Advice, the HSF helped provide urgent financial relief that has improved Mrs P’s situation whilst additional longer-term help is put in place.”