

Household Support Fund (phase four) Bracknell Forest eligibility framework and approach

1. Background

- 1.1. The council has been allocated a further £1,110,936.06 of funding from the Department for Work and Pensions (DWP) to help support vulnerable households facing a rise in energy bills and the cost of living. The money is available to the council from the 1 April 2023 and must be spent by 31 March 2024. Local authorities have discretion on exactly how the funding is spent within the scope set out in the guidance. Authorities can deliver the scheme through a variety of routes including, through direct provision of food, delivering vouchers and payments to households or issuing grants to third parties. The funding can cover reasonable administration costs.
- 1.2. The funding should be used to support vulnerable households most in need, particularly those who may not be eligible for the other support government has recently made available but who are nevertheless in need. The fund should primarily be used for immediate food, energy, and water related costs. Energy costs are recognised to be a priority. The framework set out in this paper will enable distribution of the grant to best support local households.

2. Local Household Support Fund (phase four)

- 2.1. The funding will be distributed to the following groups, with full eligibility details provided in section three:
 - 2.1.1. Provide supermarket vouchers to **free school meal (FSM) eligible children** in reception to year 11 inclusive, attending a Bracknell Forest school. The vouchers will be provided automatically through the schools. Approximately 2,300 children are eligible under this criteria. A £15 voucher will be provided in May, a £90 voucher will be provided in July, a £15 voucher will be provided in October, a £30 voucher will be provided in December, a £15 voucher will be provided in February and a further £30 voucher will be provided in March.
 - 2.1.2. Provide vouchers to low-income working age households receiving **income based council tax reduction or housing benefit but not the benefits**, such as universal credit, which would qualify them for the £650 national cost of living payment. Each household would automatically be provided with a voucher for the value of £450 of in November. This aims to reach approximately 350 households.
 - 2.1.3. Provide vouchers to low-income pension age households receiving **income based council tax reduction or housing benefit but not Pension Credit**, which would qualify them for the £650 national cost of living payment. Each household would automatically be provided with a voucher for the value of £150 of in November This aims to reach approximately 700 households.
 - 2.1.4. Establish a **grant application scheme for Voluntary, Community and Faith (VCFS) organisations**. VCFS organisation will be able to apply for grant funding to directly support residents experiencing financial hardship with essential items including energy, food, and other essentials. Grants of up to £15,000 will be offered per organisation. Separate guidance is available for the grants scheme.

- 2.1.5. Enhancing the **Local Welfare Scheme** (LWS) provision, enabling applications from households in hardship who would not otherwise automatically qualify for support. This aims to reach households who were previously just about managing and may not be qualifying for wider support. It also means a wider cohort such as FSM equivalent under-fives, electively home educated pupils, 16+ pupils, and SEND children attending out of borough schools can apply for an equivalent voucher.
- 2.1.6. Offer **sustainable debt management** advice alongside the financial offer to clear or reduce debt related to council tax or housing benefit by up to £1000 per household. Approximately 200 households would be eligible for this.
- 2.2. It is anticipated, based on the previous distribution of supermarket vouchers, that approximately 10% of the supermarket vouchers will be unredeemed (approximately £44,000). In this scenario, the credit is refunded and can be used to purchase further vouchers. This credit will be used to further support applications through the Local Welfare Scheme, within the grant period.
- 2.3. Pension age and working age households eligible for the voucher will receive a letter stating this and detailing how to access the monetary value. Support will be available for those without email access. Similarly, households identified as eligible for the debt support will be contacted via letter.

3. Eligibility

- 3.1. Eligibility for automatic Free School Meal cohort supermarket voucher
A family will be eligible if:
- Their child attends a school in Bracknell Forest, AND
 - Is registered for Free School Meals during term time, AND
 - Is in reception to year 11 inclusive.
- 3.2. Eligibility for automatic working age voucher
A household will be eligible if:
- They are a permanent resident of Bracknell Forest, AND
 - Receive one of the following from Bracknell Forest Council:
 - In receipt of a working age income-based council tax reduction, AND/OR
 - In receipt of working age housing benefit, AND
 - Are not eligible for Universal Credit, tax credits, employment support allowance (income based), or, income support
 - Meet this eligibility criteria on 31 October 2023.
- 3.3. Eligibility for automatic pension age voucher
A household will be eligible if:
- They are a permanent resident of Bracknell Forest, AND
 - Receive one of the following from Bracknell Forest Council:
 - In receipt of a pension age income-based council tax reduction, AND/OR
 - In receipt of pension age housing benefit, AND
 - Are not eligible for Pension Credit

- Meet this eligibility criteria on 31 October 2023.
- 3.4. Local Welfare Scheme application route
The [Local Welfare Scheme \(LWS\)](#) already provides a route where households can apply for one off support. The usual mechanism for application remains in place, operating under the existing policy. Awards made that meet the conditions of the Household Support Fund will be funded through this grant.
- 3.5. All applicants will be assessed through the existing financial assessment process meaning that additional signposting and guidance can be offered for relevant support. Those who received previous support through the Household Support Fund initiatives, will not automatically be eligible for the Local Welfare Scheme. Equally, those who previously had not qualified may now be eligible depending on their circumstances. The assessment process takes into account income and assets for each individual case.
- 3.6. The additional funding provided through the Household Support Fund also means the provisions available through the LWS will be enhanced between the period of 1 April 2023 and 31 March 2024.
- 3.7. A streamlined assessment route for “Family Cost of Living Vouchers” will also be available to the following cohorts to receive a one-off supermarket voucher. A £195 supermarket voucher will be awarded per eligible child to cover the May half term 2023 to Easter 2024 holidays (inclusive) An application must be made to access this support. A household will be eligible if they are:
- Residents of Bracknell Forest, AND
 - In receipt of qualifying benefits, AND
 - Have children who are:
 - Electively Home Educated, AND/OR
 - Aged 16-18 years in full time education, or with an EHCP up to the age of 25 years, AND/OR
 - Under five years old in an early years setting, AND/OR
 - Attending an out of borough school, AND
 - Are not eligible to receive a voucher for Free School Meal eligibility through their school or education authority.
- 3.8. Qualifying benefits are those linked to the [free school meal eligibility](#):
- Income Support
 - income-based Jobseeker’s Allowance
 - income-related Employment and Support Allowance
 - support under Part VI of the Immigration and Asylum Act 1999
 - the guaranteed element of Pension Credit
 - Child Tax Credit (provided you’re not also entitled to Working Tax Credit and have an annual gross income of no more than £16,190)
 - Working Tax Credit run-on - paid for 4 weeks after you stop qualifying for Working Tax Credit
 - Universal Credit - if you apply on or after 1 April 2018 your household income must be less than £7,400 a year (after tax and not including any benefits you get)
- 3.9. The list of eligible households in 3.8 is not exhaustive of those who may receive support, other households will be considered as per the existing LWS policy.

- 3.10. All awards offered under the local welfare scheme route are limited to the available funding. Therefore, the council may close the applications at any point during the period 1 April 2023 to 24 March 2024, if the full Household Support Fund grant has been distributed.
- 3.11. Eligibility for debt management offer
A household will be eligible if they are identified using council data as:
- Have an outstanding Housing Benefit overpayment and/or unpaid Council Tax
 - Have unsustainable income compared with expenditure, meaning a households take-home-income is less than £100 more than their expected expenditure, and they do not have enough savings to meet 3 months' worth of their expected expenditure
- 3.12. Households identified using these criteria at the timepoint of 26 January 2024 will be invited to make an appointment with a member of the financial inclusion team to discuss their finances – this appointment must be made by the householder within 10 working days of the letter date, or the offer will be withdrawn. The householder must fulfil and actively participate in the appointment to discuss their finances with the officer. If these conditions are met, then it will be the recommendation of the officer to credit the account by the full amount allowable.
- 3.13. Up to £1,000 will be offered to clear or reduce outstanding balances related to housing benefit or council tax. If the outstanding balance is less than £1,000, the entire balance will be cleared with no other monies paid to the recipient as part of this offer. Where a payment is made and there are outstanding balances for both housing benefit overpayment and council tax arrears, then housing benefit overpayment will be prioritised.
- 3.14. There is no external method of application to this route of support. This is a limited offer and scheme that is not expected to continue beyond March 2024.

4. Wider support

- 4.1. A number of wider government initiatives are reaching many households, including low income families, those with disabilities and those of pension age. The Household Support Fund is finite and cannot automatically be offered to all households and therefore the criteria for distribution is agreed at local authority level to reach as many households in need as possible. Accounting for the wider support households may have already received.

5. Review and Amendments

- 5.1. Should further funding be available to distribute due to unredeemed vouchers, or low LWS application numbers, or if further changes to the policy are required, the decision is delegated to the Chief Executive.
- 5.2. The distribution of the funding will be reviewed in September 2023 and February 2024 to forecast the spend and adjust the policy as necessary.

- 5.3. In July 2023, the policy was updated to clarify the support to be provided to low income working age and pension age households. This will now be provided via a voucher payment inline with the options set out in the original Executive decision. Reference to pre-paid cards has been removed, this is replaced with vouchers that can be redeemed at a variety of suppliers including supermarkets, and household retailers such as Argos and Curry's, in keeping with the grant intentions.
- 5.4. Version 1.2, amended in February 2024, reflects alterations to ensure the full grant value is maximised. It was agreed that additional support would be extended from January 2024 to provide financial payment and advice related to housing debt. The additional paragraphs of 2.1.6, 3.11-3.14 were added and para 2.3 amended. These changes are made in line with the governance detailed in para 5.1.