

## Household Support Fund – data, examples, and feedback.

**Summary data**

<b>Headline data for HSF3</b>	
	HSF 'route'
12,448 Emergency Cash Payments made to 8,182 households worth a total of £1.173m	DDF
2,357 HSF payments to families worth a combined £0.295m	Children's Services Professionals Referrals
711 payments to unpaid carers and vulnerable older people worth a combined £0.213m	Derbyshire Carers Association and Age UK Derby and Derbyshire
29,399 grocery voucher payments to eligible FSM etc children, worth a total £1.13m	Grocery Vouchers
21,544 cost of living payments to pensioners and low income adult social care(asc) clients, worth a total of £1.5m	Pensioners and asc clients
xxx (number tbc) households helped with housing, threat of eviction, and council tax pressures worth a total of £0.9m	District and Borough Councils

**Case examples**1. *Children's Services (professionals) referral*

Single mum was on a zero- hours contract in a nursing home before COVID-19 and then had an operation on her knee which impacted on her ability to return to work after lockdowns - she still is unable to.

Subsequently she has struggled financially, and the HSF money has provided some very basic essentials for her and the children.

2. *Children's Services (professionals) referral*

Family of 5, with a new born (premature). Mum could not afford the heating to be on at the right temperature. Without this additional support the baby would not have been allowed home. Payments helped with food shopping also.

3. *Derbyshire Discretionary Fund*

Application from an older lady whose Personal Independence Payment (PIP) had been stopped as the DWP had not received her forms in time. She was very anxious as she uses a CPAP machine at night and her electricity is on a meter. Awarded 2xHSF awards of £64 towards food, gas and electric and also completed a referral to Welfare Rights Service. WR supported the client to ask for a review on the PIP decision as there had been postal strikes that may have delayed the form, and the decision was overturned, leading to reinstatement of £126.35 per week for the client.

4. *Derbyshire Discretionary Fund; Cost of Living Payment to Pensioners.*

Mr P applied to the DDF and was supported with an Emergency Payment plus referred to the Welfare Rights Service. He had previously been assessed under the Vulnerable Adult

Risk Management (VARM) process for suspected cuckooing, although that had ended. The Welfare Rights Service supported Mr P to claim Attendance Allowance and Pension Credit, and during this time he disclosed, with some distress, that owed money to friends and they were threatening him. The Council's Affordable Credit Service Development Officer spoke to Mr P to explore his concerns and offer appropriate support. Significant benefits arrears were paid to Mr P once the DWP made their decisions, and he was able to clear his debts.

He also received a Cost of Living payment for Pensioners over the winter.

Mr P gained over £8,200 income annually plus £740 arrears.

He contacted the team to say: *"we saved his life, he is now almost completely out of debt and no longer needs to use his overdraft."*

#### 5. *Derbyshire Carer's Association:*

Carer supports her adult daughter who has severe Learning Disabilities and Epilepsy. Her daughter attends day centres in the week but the Carer can only work part time as her daughter cannot be left alone. Her daughter is incontinent and requires bed sheets to be frequently washed and dried. The increase in fuel costs and as the Carer is unable to take on any additional hours at work is having an impact on the family finances.

#### 6. *Age UK Derby and Derbyshire*

Mr W was referred by a trusted referral partner working with older adults with mental health issues. He was living with depression following a long term caring role ending with four years caring for his wife who had dementia. Mr W was very isolated; his home was still congested with medical and personal care equipment; and he had withdrawn into one room because other rooms reminded him of his wife or were in a poor state of repair. Mr W shared that he was struggling to keep warm because the one room he used only had a small electric heater which was 'smoking' after a few minutes use and his gas boiler had broken some time ago. He had lived without hot water or central heating for over 8 months since his wife died. Mr W was referred for a Household Support Fund grant of £300 and also referred to our Housing Options Service.

Outcomes:

- HSF grant partially spent immediately on a more efficient and safe electric radiator.
- Remaining HSF grant towards boiler repair - to his surprise and relief the boiler wasn't broken but had simply lost pressure and needed to be re-set and serviced.
- Mr W explained that he found his home overwhelming and wanted to live somewhere less congested. The Help to Move project worked him over 2 months to clear the care equipment out of his home and he began to get quite enthusiastic about clearing things out! Once he could see his home in a more ordered state and the heating was on Mr W felt able to put his house on the market and found a small bungalow very nearby.
- Income maximisation advice led to Pension Credit topping up his state retirement pension
- His new home felt more manageable, and his income covered his bills and left him enough to attend two local activities each week. He keeps his new home very tidy and warm and commented to his Help to Move worker that he "felt as snug as a bug in a rug" and that he has really appreciated living in a warm home during the winter that he feels confident he can afford and manage.

The Household Support Fund grant reduced Mr W's immediate need for warmth with a replacement and much safer room heater but also acted as a gateway to services to help his core issues with his home, income and mental health.

#### *7. District/ Borough Councils*

Couple who had been struggling financially for a few years, had moved to a council owned property as they had their home repossessed, after a sudden loss of income. They had debts including rent arrears so were getting calls from debtors and were juggling payments which meant only sporadic payments were being paid to the rent account. Support was put in place, but the tenants did not really engage up until a Notice of Seeking Possession was served. It was at this point they realised that they were at risk of eviction.

Mrs C has bipolar disorder and other mental health problems, and rarely goes out. They have 3 children with difficulties /disabilities. Mrs C said that things were that bad she was having to manage with just £70.00 per month to spend on groceries and could not see how she could clear the arrears.

The arrears of £2023 were cleared using HSF and support has been put back in place. The tenants were relieved to know that they were no longer at threat of eviction and that they did not have to worry about how to find extra money to pay the arrears. They are now making regular monthly payments.

#### *8. Care Leaver Support*

Due to the cost of living rise, E had been unable to afford her service charge at her supported accommodation, despite working as well. This had built up and ultimately was preventing her moving into her own tenancy. We used the fund to support her payment of this, enabling her to move into her own property.

### **Feedback**

"I'd just like to say a big thank you. I really hit rock bottom and didn't know who to turn to and ask for help as I'm a carer for my husband my mum and my nanna and also have 2 children. But I sent a email and a lovely friendly girl got back to me straight away. So nice to speak to someone with a friendly voice. With her help I've been able to put extra gas and elec on and make a proper tea for my children and sit and eat it being lovely and warm with heating on. So grateful Xxx"

*Derbyshire Carers Association client.*

"I have seen first-hand that these can make a difference for families who don't have enough money to manage the basics."

*From a school – Grocery Vouchers to FSM eligible children route*

"I live in a very old home which has made me dread the start of winter..... every penny of this will go towards my power bills this year so I am very grateful..... Many many thanks for your help"

*Cost of Living Support to Pensioners recipient.*