

Notice of KEY Executive Decision

Subject Heading:	Household Support Fund 2025/26
Decision Maker:	Barbara Nicholls, Strategic Director of People
Cabinet Member:	Cllr Gillian Ford
ELT Lead:	Barbara Nicholls, Strategic Director of People
Report Author and contact details:	James Hunt, james.hunt@havering.gov.uk
Policy context:	This forms part of the Council's Poverty Reduction Strategy
Financial summary:	HSF funding for 2025/26 is £2,904,817
Reason decision is Key	Indicate grounds for decision being Key: (a) Expenditure or saving (including anticipated income) of £500,000 or more (c) Significant effect on two or more Wards
Date notice given of intended decision:	19 February 2025

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Relevant Overview & Scrutiny Committee:	People Overview and Scrutiny Sub-Committee
Is it an urgent decision?	No
Is this decision exempt from being called-in?	No

The subject matter of this report deals with the following Council Objectives

People - Supporting our residents to stay safe and well X

Place - A great place to live, work and enjoy

Resources - Enabling a resident-focused and resilient Council

Part A – Report seeking decision

DETAIL OF THE DECISION REQUESTED AND RECOMMENDED ACTION

The Strategic Director of People is recommended to agree to:

1. Accept Havering's allocation of the Household Support Fund (HSF) in the sum of £2,904,817
2. Establish infrastructure, as detailed further in this report, using the HSF to deliver preventative measures to reduce poverty in the Borough

Note: The Poverty Reduction Board will monitor delivery of the proposal.

AUTHORITY UNDER WHICH DECISION IS MADE

Havering's Constitution
Part 3 Responsibility for Function
Scheme 3.3.3
Powers common to all Strategic Directors

5. Grants

5.1 To apply for, accept and thereafter spend / allocate any grant funding connected with their directorate provided that any match funding or residual liabilities can be met from the existing budget of the directorate. For the avoidance of doubt this delegation shall allow the acceptance of any grant offered / allocated to the Council without any application.

STATEMENT OF THE REASONS FOR THE DECISION

This report recommends using the Household Support Fund (HSF) to establish infrastructure, namely a self-sustaining food alliance, that prevention through marketing, intelligence gathering and use for preventative poverty reduction measures, overseen by the Poverty Reduction Board, which oversees the Poverty Reduction Strategy. The Poverty Reduction Board is comprised of senior members from the People Theme, representatives from charities such as AgeUK and the CAB, partners in the NHS and other community groups. It emphasises the benefits of proactive support to address potential issues early, improving well-being, reducing intensive interventions, and promoting resilience. The Poverty Reduction Strategy focuses on increasing income and providing targeted debt advice to enhance outcomes for individuals and the public sector.

Research shows that wealthier individuals have better health and well-being, and reducing poverty can improve these outcomes. Havering's established debt advice sector supports this initiative.

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The criteria for the HSF has changed to bring more prominence towards prevention rather than crisis support.

The Council is required to spend the HSF within the financial year (1st April 2025 to 31 March 2026) and cannot be spent on other Council services.

The Household Support Fund for the year 2025/26 aims to provide essential financial support to households experiencing financial hardship. The following conditions apply for accessing the fund:

- The primary objective is to provide crisis support to vulnerable households in the most need with the cost of essentials
- The secondary objective is to provide preventative support to prevent vulnerable households from falling into – or falling further into – crisis
- Authorities are expected to offer support throughout the duration of the Fund Period and must develop delivery plans to reflect this

There are two categories of eligible spend: crisis support and preventative support

- Crisis support includes essentials like energy, water, and food support
- Preventative support includes advice services and join-up between service providers

Authority funding allocations include reasonable administrative costs incurred administering the Fund.

Havering has developed a local delivery framework and approach which is flexible and ensures the conditions and principles of the Housing Support Fund Extension guidance are met. The framework allows us to switch priorities as part of the Poverty Reduction Strategy. This may mean that items listed in this document may well change if the Poverty Reduction Board agrees to change priorities. Furthermore, most of the funding allocated is spent on residents applying for money, as unlikely as it maybe, we may well be left with unspent funds which will need to be reallocated.

In previous years, officers have used their local knowledge of residents to maximise assistance to those most in need across the borough.

Data shows that 97% of applicants are deemed as low-income, 56% are low-income families with children, 5% are pensioner households and 64% are households who are in Millennial and Gen Z generations.

In determining how HSF extension was to be spent the following principles were agreed:

- Must evidence impact
- Must not replace normal Council spend
- Minimise/minimal administration costs
- Try and provide services after the end of HSF

Being preventative when supporting people is beneficial because it helps to address potential issues before they become significant problems. By taking proactive measures, we can identify and mitigate risks early, which can lead to better outcomes for individuals and

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communities. Preventative support can improve overall well-being, reduce the need for more intensive interventions later on, and promote a healthier, more resilient society. Additionally, it can save resources and reduce costs associated with crisis management, allowing for more sustainable and effective support systems.

The Poverty Reduction Strategy aims to develop sustainable preventative measures to build resilience in communities. The Strategy is owned by the Poverty Reduction Board. The Council seek to use the HSF by trying to increase people's income by delivering money and debt advice in a targeted, preventative way.

The Debt Advice sector is also very well established, and Havering has a diverse group of organisations who already operate in the borough. Havering also has a joint Poverty Reduction Strategy to which many partners have signed support.

The HSF will be used as follows by the Council:

1. Emergency Assistance Fund (EAS)- £2,184,000

The first is to maintain the Emergency Assistance scheme not only does it give money and white goods to those households in need but it gives us an insight into the type of people in need of help and what is driving them to need financial help in the first place.

To help gain more informed insight, a number of the previous projects/services funded by the HSF, such as School Holiday Meals and Council Tax support, will be now be part of the EAS process.

It means people will only need to fill out one form, we get a complete picture of who is receiving help and when. It also reduces the number of things to market and staff only need to remember one place to refer residents.

The EAS will also include the following areas; Housing Benefit to Universal Credit, Council Tax support and Free School holiday meal payments

2. Place Based Services - £571,400

As we move towards more prevention through marketing, most will be carried out digitally. As we know this will not reach all people. We therefore need to strengthen our offer within communities and the Council will fund the following using the HSF to ensure residents get the support required:

- A *Community Hub coordinator* will develop the community hubs the Council currently runs and coordinate with other community halls/hubs around the borough so that they are able to deliver the help and supported required. The Council will recruit for this role on a fixed term contract basis until 31st March 2026.
- *Local Area Coordinators* (LACs) play a crucial role in supporting individuals and communities. They work directly with participants, their families, carers, and communities to help them access services and support. They will seek out those people who are struggling in communities, they will also provide much needed insight into people who cannot access services digitally. The LACs are already very well established and have referral pathways with partners. They have not been able to cover the whole borough due to funding. The HSF is helping deliver coverage for the whole borough. These are new roles being created by the Council. The Council will recruit to these on a fixed term basis until 31st March 2026.

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- *The Food Alliance* is a network of charities and community groups who are developing infrastructure to reduce food poverty. Food is still the top reason for applying for help through the EAS. Therefore, it is imperative that we develop solutions which eradicate food poverty. The HSF is funding the project officer who is responsible for developing the solution but to also coordinate the wider Food Alliance. The first task for the Food Alliance will be working on a more sustainable solution for the School Holidays which is currently not funded by external sources.
- The *Citizens Advice Bureau* are already well established in the borough and deliver debt and money support on the ground. The HSF is being used to fund the core grant to the CAB and a post of a dedicated income maximisation officer. Supporting Residents to be able to access money they are entitled to is a core objective of the Poverty Reduction Strategy.
- *Local Events* will be organised by the Council in collaboration with local community groups and partners. The aim of these events is to bring multiple services and agencies to Residents and help people digitally excluded access services.

3. Administration Costs - £144,000

Administration costs for each Authority will be published on www.gov.uk alongside details of all spend and volumes related to the Fund. Authorities are encouraged to conduct local evaluations of their schemes to provide evidence of impact and inform the best use of funding within the local area. Havering will utilise £144,000 of the HSF towards administration costs. This will cover the cost of running the Emergency Assistance Scheme, developing the marketing strategies and marketing.

OTHER OPTIONS CONSIDERED AND REJECTED

Not accept the funding - the Council would not be in a position to offer the preventative financial support to residents in need. This could lead to further strain on Council resources in the future.

PRE-DECISION CONSULTATION

None required

NAME AND JOB TITLE OF STAFF MEMBER ADVISING THE DECISION-MAKER

Name: James Hunt

Designation: Head of Housing Strategy

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Signature:		Date: 19 February 2025
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Part B - Assessment of implications and risks

LEGAL IMPLICATIONS AND RISKS

The Housing Support fund is made available to councils under s31 of the Local Government Act 2003.

The Council has a general power of competence contained in section 1 of the Localism Act 2011, which allows the Council to do anything that an individual may do subject to any statutory constraints. None of the constraints on the Council's s.1 power appear to be engaged by this decision and the Council may accept the funding and establish the proposed infrastructure to meet its poverty reduction objectives.

Officers should have regard to the DWP's Household Support Fund guidance to local councils for the support of vulnerable households, as well as the Council's duty to promote the welfare and wellbeing of children in accordance with section 17 of the Children Act 1989 and section 1 of the Childcare Act 2006 respectively.

Whilst the Council may determine the arrangements for deployment of the fund within its area, this must be within the scope of the conditions set out in the grant funding guidance and the Council must comply with the requirement to report on its spending

FINANCIAL IMPLICATIONS AND RISKS

This report is seeking approval for the acceptance and planned usage of the £2,904,817.17 DWP housing support fund grant covering the period 1st April 2025 to 31st March 2026. This is a reduction of approximately £0.3m from the £3.2m allocation received in 2024/25.

The report recommends using the fund to establish infrastructure for preventative poverty reduction measures view to reducing down-stream costs to the Council (failure to pay debt, presenting homeless, repeat requests for financial assistance etc) and improving lives of residents as well as for making payments to households in financial hardship. Much of the same types of support provided under previous iterations of the HSF is still available to residents in 2025/26, however, the intention is to channel requests via the Council's EAS process so that data can be captured and analysed with a view to informing future targeted interventions.

The grant will be paid in four instalments upon successful submission of management information. There is a risk that the Council will not receive the grant income if the submissions are not completed and/or that the spend is not in line with conditions, however, regular reporting and monitoring will ensure this is not the case.

As mentioned, the service will be closely monitoring spend, however, if expenditure exceeds the grant allocation, the emergency assistance scheme reserve is a potential source of funding to cover any shortfalls as long as the spend is in line with the intended use for that reserve; any such use would be subject to S151 Officer approval

**HUMAN RESOURCES IMPLICATIONS AND RISKS
(AND ACCOMMODATION IMPLICATIONS WHERE RELEVANT)**

The new post of Community Hub Coordinator will be created and recruited to in accordance with the Council's HR policies and procedures

EQUALITIES AND SOCIAL INCLUSION IMPLICATIONS AND RISKS

The Public Sector Equality Duty (PSED) under section 149 of the Equality Act 2010 requires the Council, when exercising its functions, to have due regard to:

- (i) The need to eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Equality Act 2010;
- (ii) The need to advance equality of opportunity between persons who share protected characteristics and those who do not, and;
- (iii) Foster good relations between those who have protected characteristics and those who do not.

Note: 'Protected characteristics' are age, sex, race, disability, sexual orientation, marriage and civil partnerships, religion or belief, pregnancy and maternity and gender reassignment.

The Council is committed to all of the above in the provision, procurement and commissioning of its services, and the employment of its workforce. In addition, the Council is also committed to improving the quality of life and wellbeing for all Havering residents in respect of socio-economics and health determinants.

An EHIA has been carried out and is kept under review.

HEALTH AND WELLBEING IMPLICATIONS AND RISKS

There is significant research into the impact of poverty on health and wellbeing outcomes. The Poverty Reduction seeks to address poverty within the borough. The HSF plays a significant part in helping improve health and wellbeing outcomes.

The impact of not funding the projects and services within this document will have a significant impact in the Council's ability to reach its goals within the Poverty Reduction Strategy.

ENVIRONMENTAL AND CLIMATE CHANGE IMPLICATIONS AND RISKS

None identified

BACKGROUND PAPERS

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None

APPENDICES

None

Part C – Record of decision

I have made this executive decision in accordance with authority delegated to me by the Leader of the Council and in compliance with the requirements of the Constitution.

Decision

Proposal agreed

Details of decision maker

Signed



Name: Barbara Nicholls,
Strategic Director of
People

Cabinet Portfolio held:
CMT Member title:
Head of Service title
Other manager title:

Date: 25 September 2025

Lodging this notice

The signed decision notice must be delivered to Committee Services, in the Town Hall.

For use by Committee Administration

This notice was lodged with me on _____

Signed _____