

## London Borough of Enfield

### Portfolio Report

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**Subject: Housing Support Grant – Proposals for Spend 6/10/21 to 31/3/22**

**Cabinet Member: Cllr. Mary Maguire**

**Executive Director: Fay Hammond**

**Key Decision: KD5396**

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### Purpose of Report

1. To seek approval of the proposals outlined within this report that detail how to distribute the £2,847,994.64 Housing Support Grant that is being funded by the Department for Work and Pensions (DWP). The grant must be spent during the period 06/10/2021 to 31/3/2022.

### Proposal(s)

2. It is proposed that the grant provided to Enfield Council from the DWP would be distributed on three key themes to maximise the impact for residents in need. The three themes and the proposed distribution of funding is:
  - a. Children at School, £1.92m
  - b. Targeting those identified from benefit data as in crisis or at risk, £790.2K
  - c. Residents identifying themselves in crisis, £137.7K

The detail of the allocation methodologies is set out in paragraphs 17 to 25.

### Reason for Proposal(s)

3. On October 1<sup>st</sup> the government ceased the additional £20 per week uplift to Universal Credit (UC). The end of the Universal Credit uplift coincided with the end of the Covid-19 furlough scheme, and increasing inflation driven by rising fuel and food prices. Within Enfield there are 14,000 families and single people on Universal Credit whose disposable income will be affected by these changes.
4. The Council already has a range of support in place for residents in poverty including the Children and Adult Social Services, Enfield Food Pantry, Local Welfare Assistance funding, and voluntary sector donations to Citizen Advice Bureau and North London Food bank. The Council also administers Housing

Benefit, Council Tax Support, Discretionary Housing Payments and Council Tax Support Hardship Payments. Whilst this range of support helps many residents in the borough, there is a significant risk of financial hardship this winter for many. The DWP grant offers the opportunity to alleviate some of the hardship via the distribution of funds to those most in need.

5. The aim of these proposals is to direct the limited grant funding at those most in need with minimal administrative burden by accessing the best intelligence available on how to achieve this.

### **Relevance to the Council Plan**

6. Good homes in well-connected neighbourhoods

Good homes and well-connected neighbourhoods are more than simply the bricks and mortar that dwellings are constructed from. Good homes are about the lives that people lead within those homes. The proposed use of the DWP grant will enhance the lives of some of the borough's most vulnerable people by providing them with a means to help support them or their families over the winter and during school holidays. By doing this, the borough's residents will be able to lead better lives in better homes.

7. Sustain strong and healthy communities

Food and warmth are a basic need for all people. The ability to have food and stay warm is essential for the health of the community, and the proposed spend outlined within this report will help those residents that are most at risk of missing these basic essential needs.

8. Build our local economy to create a thriving place

The proposals outlined within this report for the distribution of the DWP grant will ensure that those residents at risk of financial hardship will be able to spend money in the local community through the purchase of food, utilities and winter clothing. A proportion of the funds will most likely be spent in shops within the borough, boosting the local economy and helping to create thriving high streets.

### **Background**

9. The financial hardship facing many people has been well reported in the media in recent months, caused by the combination of rising food and fuel costs, combined with an end to the £20 Universal Credit uplift and the end of the Covid-19 furlough scheme. These factors will mean that many people, particularly those families with children, will face difficult choices this winter when they chose between eating or heating their home. The charity, National Energy Action, estimates that 1.2 million to 1.5 million extra people will be plunged into fuel poverty this winter as a result.
10. The DWP are funding Local Authorities to administer the Household Support Grant to provide financial support to households who would otherwise struggle to buy food, pay essential utility bills, or meet other essential living and housing costs (in exceptional cases of genuine emergency) this winter. The grant is part

of Government's response to the Covid-19 pandemic, and since the announcement the Council has already received many enquiries from residents about the grant.

11. Enfield has been allocated £2,847,994.64 from Government who has advised that the grant should be paid to a range of households. The expectation is that at least 50% is for households that have children and up to 50% is for households that do not have children but are vulnerable and most in need.
12. The grant is to be used to support a range of core living needs including food, utility bills and in some circumstances, other exceptional needs. Subject to the agreed allocation of the funds with the DWP, the grants will be paid to the Council and distributed to residents between 6/10/21 and 31/3/22. The grant conditions require the Council to record how much has been spent on households with children and households without children, plus the breakdown of what has been spent on food, energy and water, essentials linked to energy and water, wider essentials and housing costs. Returns are to be made by 21<sup>st</sup> January 2022 for the period 6/10/21 to 31/12/21, and by 22<sup>nd</sup> April 2022 for the remaining period. Funds will be released to the Council in arrears.

### **Main Considerations for the Council**

13. There are range of considerations for the Council to ensure that the distribution of the funds is clear and transparent, but most importantly has maximum impact for those in financial hardship. The principles applied in developing these proposals included:
  - a. Targeting the funding to ensure that funds are allocated to those most in need,
  - b. Ensuring that the proposed scheme allocates funding as fairly as possible,
  - c. Administering the funds as simply as possible to minimise administration burden and cost, and to provide the required record keeping as set out in the grant conditions,
  - d. Presenting a transparent scheme that can be readily explained to residents how the Council is spending the grant,
  - e. Minimising the need to claim on an individual basis thus making it easier for those at risk to get the help they need directly with dignity.
14. The aim is that most of the funding is targeted, but it is also recognised that a proportion will need to be available to award on a case by case basis where exceptional circumstances present. This already exists via the Emergency Support Scheme (Enfield's Local Welfare Assistance Scheme) fund but it is recognised that this current arrangement may need to be enhanced.
15. The Household support grant criteria has similar criteria to both the existing Emergency Support Scheme and the previous Covid Winter grant that operated from 01/12/20 to 16/04/21. In applying these schemes, the following proposals have been developed, building on the learning and effectiveness of the Covid Winter Grant and the existing Emergency Support Scheme.

16. As outlined in paragraph 2, the Council is proposing to target the grant at the three following themes which are detailed further below:
- a. Children at School, £1.92m
  - b. Targeting those identified from benefit data as in crisis or at risk, £790.2K
  - c. Residents identifying themselves in crisis, £137.7K

#### Children at School

17. The Children at School element would form the largest of the three themes, with £1.92M of grant allocated. The Children at school theme would be subdivided into three specific initiatives:

a. **Initiative 1** – School Holiday Food Vouchers costing £1.5M

Approximately 15,000 children get free school meals. It is proposed that these children, plus a further 2,500 identified children would be given a £15 Edenred food voucher for each week of the October half term, Christmas holiday, February half term and Easter holiday. The Edenred vouchers, which parents have been accessing since the first covid-19 lockdown, would ensure children had access to nutritious food throughout the school holidays. The cost of providing the vouchers for each holiday would be:

- October half term £261,480
- Christmas holiday £522,960
- February half term £261,480
- Easter holiday £522,960

b. **Initiative 2** – Extension of Free School Meals costing £220K

This element of the grant would look to support the 3,000 children with school meals for the Spring term who are on the cusp but not currently eligible for free school meals. The grant will be administered to the school directly to enable payment to the catering supplier.

c. **Initiative 3** – Provision of winter clothing for school children costing £200k

The final element of the Children at School theme would provide payments to schools to support families whose children need winter clothing. This could either be additional school uniform or a winter coat as deemed appropriate by the school. This element of the grant will be distributed via a payment to schools with the weighting of funding based on the school's proportion of free school meal pupils.

#### Targeting those identified in crisis and at risk

18. This element of the grant would look to support those people and households that were either in crisis or at risk. 1,349 households have been identified in crisis, 13% with children and 87% without. A further 2,838 households have been identified at risk of which 42% have children and 58% do not. These households would be provided with a £100 payment to help with the costs of food and fuel over the winter period. The cost of providing grants to these families would be £418,700. This equates to 5 weeks of the UC withdrawn payments which it is hoped will bridge costs whilst the Welfare Support Team also work with these people to ensure that their benefits are maximised.

19. The Low Income Family Tracker (LIFT) dashboard will be used to identify residents (individuals and families) that are either in crisis or at risk. LIFT uses the Council's data to identify the most vulnerable people, target support to them and track changes over time. LIFT uses data on the people receiving housing benefit, Council Tax Support and those in receipt of Universal credit to identify those that need the most financial help. LIFT has been used to identify the 1,349 residents in crisis and 2,838 at risk who will be supported by this element of the grant.
20. In addition to providing grants for those residents in crisis and at risk, this element of the grant would look to support the 3,715 households where nobody is working and they are entitled to Water Help and Homes Warm Discount. This group would also be supported via the provision of £100 payment per household, but at the same time, they would be encouraged to claim the utility discounts. This element of the grant would cost £371,500.
21. Residents deemed in crisis and at risk have less income than their expected expenditure, and are unlikely to be able to cover both food and energy bills. As well as providing a one off £100 to each household they will also be advised and given support to claim all the discounts and benefits they are entitled to and will be offered support for any debt issues. This may include help claiming the Homes Warm Discount and Water Help as well as any other support outlined above.
22. Together, the two parts of the targeting those identified in crisis and at risk element of the grant would total £790,200.
23. Fuel poverty has been reported regularly in the news over recent weeks as it is expected to be a severe issue this winter. The proposal to support residents in crisis or at risk with the £100 grant will help alleviate fuel poverty for some people. However, it will be supplemented via funding to partner organisations that will also help residents out of fuel poverty, as described further in the third funding theme below.

#### Residents identifying themselves in crisis

24. Whilst the Council will be aware of many of the residents that are facing financial hardship and eligible for the two funding elements outlined above, some will present themselves to the Council through different routes or may instead engage one or more of the Council's partner agencies. Consequently, the proposal for the remaining grant, which totals £137,794, is to distribute this element of the grant via the Council's social services and partner agencies to help their client groups.
25. Distribution will be via the Welfare and Debt Support Team, Social Services (Adult Services and Children's Services) or via the voluntary sector groups Carers, SOLACE, Citizens Advice and the North London Foodbank. Consistent with the first two funding themes outlined above, the Council's partners will help people with basic needs such as accessing food or helping to pay for heating. The benefit of taking this approach for the remaining theme is that funds will be distributed more widely and could be allocated on a case by case basis. There

are already processes in place to pay this grant via transfers into bank accounts, paypoint and buying essential white goods.

### **Safeguarding Implications**

26. It is not believed that there are any safeguarding implications from the proposals outlined within this report.

### **Public Health Implications**

27. The proposals outlined within this report will have positive public health benefits for a significant number of the borough's residents, specifically those who may potentially have greater health challenges. Children's health will be improved via the availability of food vouchers during school holidays and an extension of the free school meals during the spring term. Families in crisis and at risk will also benefit via the winter payments that will help them to pay for basic needs such as food and fuel for heating. This package of measures will certainly benefit the health of some of the most deprived people in the borough.

### **Equalities Impact of the Proposal**

28. An Equalities Impact Assessment has not been undertaken ahead of the development of the proposals within this report.

### **Environmental and Climate Change Considerations**

29. It is not believed that there will be any environmental or climate change implications from the proposals outlined within the report.

### **Risks that may arise if the proposed decision and related work is not taken**

30. The grant needs to be spent by 31/3/22. Management information must be provided to the DWP by 21<sup>st</sup> January 2021 for the period 06/10/21 to 31/12/21, and by 22<sup>nd</sup> April 2022 for the remaining period of the grant. This will ensure that spend is verified to ensure that it has been spent for its intended purpose. Any of the grant not spent by 31/3/22 and for the intended purpose would need to be returned to the DWP.

31. If the decision is not taken to benefit from this funding then many families will struggle more than they need to this winter. It may also impact the Council's wider budget position as families in crisis may present themselves to the Council and help may need to be funded through alternative sources.

### **Risks that may arise if the proposed decision is taken and actions that will be taken to manage these risks**

32. Payments made by Edenred vouchers, direct payments to schools or via Paypoint (cash) may not be redeemed in time. To mitigate this risk, targeting residents needs to be done as early as possible so that residents are contacted to make sure they benefit, or money and vouchers not redeemed can be redistributed to others.

## **Financial Implications**

33. This report seeks approval for the distribution of the DWP grant as per the proposals within this report. The distribution of the grant will be delivered via existing resources meaning that there will be minimal or no additional costs to the Council. Some administrative costs can be claimed by the Council, but may not be necessary as maximising the grant is a key priority.

## **Legal Implications**

34. Section 1 of the Localism Act 2011 permits the Council to do anything that individuals generally may do provided it is not prohibited by legislation and subject to public law principles. It is believed that these powers extend to the distribution of the grant from the DWP.

35. The decision to distribute the DWP grant is a Key Decision, given the value of the grant, and the Council must comply with its governance process in respect of Key Decisions.

## **Workforce Implications**

36. There are no workforce implications from the proposals outlined within this report. The grant will be distributed via the existing workforce. Some administrative costs can be claimed, but Government expects these to be minimal to ensure the grant has maximum impact.

## **Property Implications**

37. There are no property implications from the proposals outlined within this report.

## **Other Implications**

38. It is not believed that there are other implications that need to be considered as part of the proposals outlined within this report.

## **Options Considered**

39. The options outlined within the report have been developed because they are believed to be the most beneficial method of distributing the grant. However, should any element of the proposed distribution be underutilised then alternative options will be considered and agreed.

## **Conclusions**

40. This winter is expected to be extremely challenging for those experiencing financial hardship. Rising food prices and increasing utility bills will place greater pressure on resident's finances and will result in many struggling to make ends meet this winter. The proposals outlined within this report set out how the Council believes the grant can be best used for the benefit of struggling residents.

41. Approximately 67% of the funding will be spent on the borough's school children. As outlined above this will benefit Enfield's children through the distribution of food vouchers to 17,500 children to provide food during the school holidays; extending free school meals to a further 3,000 children who are not currently eligible; and supporting the purchase of winter clothes for those most at need.
42. 28% of the DWP grant will be used to support those residents, many of whom have children, that are in crisis or at risk. The payments will help pay for their basic needs such as food and fuel. Residents will be identified via the Policy in Practice's Low Income Family Tracker dashboard that uses data of Housing Benefits claimants, residents eligible for Council Tax Support and those in receipt of Universal Credit. Whilst distributing this funding, officers will also encourage those entitled to the Water Help and Homes Warm Discount to claim further support.
43. Finally, the remaining 5% will be used to top up the Local Welfare Assistance pot which is allocated to various services and partner agencies to administer to their client groups as part of their assessment of need. By providing this element of the grant to the Council's partners organisations, support will be provided to those people that are either not eligible for help provided via the first two themes, or those that are simply not known to the Council but in significant need.
44. As outlined above, it is believed that the distribution of the grant via these three themes will ensure that maximum impact is achieved.

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## Appendices

1. DWP Guidance
2. DWP Launch Letter
3. DWP Grant Determination
4. DWP Delivery Plan
5. DWP M I Template

## Background Papers

Briefing Slide deck presented to Cllr Maguire 18/10/21