

Exeter City Council Economic Vulnerability Fund (EVF)

Context

The Economic Vulnerability Fund is funded by Devon County Council. The scheme runs to 31 March 2024. Exeter City Council is receiving an allocation of £68,918 from Devon County Council to support local residents in need as part of a District Council scheme.

The purpose of this document is to set out the objectives of the scheme and to outline the process for Exeter City Council's administration of the grant, in line with the overall purpose as detailed in the agreed shared framework for Devon. The agreed framework and approach to administering the Economic Vulnerability Fund scheme aims to ensure a degree of consistency across Devon while allowing for local variation.

Objective – The fund is designed to provide immediate financial relief to people who are economically vulnerable as a result of the cost of living crisis. It aims to allow Exeter City Council to provide support over and above that provided by Household Support Fund.

Team Devon framework for deployment of the District Council Hardship Schemes

“Team Devon councils put into place several ways to support Devon’s communities through the response and recovery phases of the COVID19 crisis. Amongst other support this included distributing a £1.295m Economic Vulnerability Fund (EVF) to Team Devon Councils. This EVF funding allocated from government grants provided to Devon County Council has continued to provide support to vulnerable people affected; facilitating greater connections and support approaches between all Team Devon partners. This grant agreement provides an adaptation and extension of the existing EVF to help Team Devon Councils respond to the continuing hardship challenges (similarly encountered under the pandemic) within Devon which have been compounded by the ongoing cost of living crisis.”

Exeter City Council Policy

Types of assistance that can be provided

This scheme is designed to run alongside the fourth Household Support Fund (HSF4), providing additional support where needed. As such the scheme shares many of the same characteristics of HSF4. It is intended to help ease financial pressure on households with low incomes and to support those most in need during the funding period. The scheme offers a one-off financial support payment to assist with meeting basic living needs that has not been met by other support schemes. Where a support payment is made to a household, the grant can be used for:

- **Food**
- **Energy and water bills**- support with energy bills for any form of fuel that is used for the purpose of domestic heating, cooking or lighting, including oil or portable gas cylinders. It can also be used to support with water bills including for drinking, washing, cooking, and sanitary purposes and sewerage.
- **Essentials linked to energy and water** - including sanitary products, warm clothing, soap, blankets, boiler service/repair, purchase of equipment including fridges, freezers, ovens, etc.

- **Wider essentials** – support with essential household items which may include, but are not limited to, support with other essential monthly expenditure which cannot be deferred including broadband or phone bills, clothing, and essential transport-related costs such as repairing a car, buying a bicycle or paying for fuel.

Eligibility

Eligible households must:

- Contain at least one member who is over the age of 16; and
- Live in Exeter City Council area (as their main residence); and
- Be without sufficient resources to meet the immediate short-term needs of themselves or dependents and

Customers may have received a payment from Household Support Fund scheme 4 at the time of receiving support from the EVF. They may also be eligible for a payment from HSF4 later in the funding period. They may also be eligible for help from one or more of the DWP Cost of Living payment schemes. It is the customer's situation at the time of making a decision that is relevant. If they have an immediate unmet need for short term support they will be eligible for support.

Entitlement

Awards under Economic Vulnerability Fund will only be made to low income households in line with DWP guidance on the purpose of Household Support Fund. "Low income" for this scheme will be considered to be household income at or below the level that would give eligibility to the relevant means tested benefit as may apply. An income that is not significantly above this level can be considered where there are exceptional circumstances that justify considering this as low income in a particular case. This could include where a customer has unavoidably high essential costs such as visiting a child receiving treatment in a hospital out of the area.

Application route and timing

Most applications for payments will come from internal or external referral from staff identifying a customer with a need for additional discretionary support. Some of the teams that may refer into the scheme for a payment include:

Customer Support Officers – the frontline team for Exeter City Council deal with customers approaching for many different services and routinely identify customers with additional or crisis support needs.

Benefits and Welfare team – as part of daily work they will be in contact with many low income households and may identify additional needs not being met through mainstream benefits.

Payments and Collection team – dealing with customers experiencing difficulty making payments of rent, Council Tax or repaying overpayments. This may highlight customers in need of short term additional help.

Tenancy Services – through working with tenants on a range of housing issues, financial difficulties may become apparent.

Temporary accommodation and homeless services – routinely dealing with customers in vulnerable housing and financial situations where crisis support could be needed.

Jobcentre Plus Work Coaches – working with Universal Credit customers.

Exeter Foodbank – volunteers talk to customers presenting for free food and may identify additional financial support needs.

During the course of the scheme a direct application route may be developed for customer to apply for a payment without referral. If this is the case details will be included on the relevant Benefits and Welfare pages of the Exeter City Council website.

Award calculation

There is no fixed amount for awards under Economic Vulnerability Fund. Decision makers will have regard to all of the relevant circumstances. They will take account of other support received and the customer's remaining needs. Award amounts will be calculated with reference to volume of applications received and budget available.

Awards will normally be made by way of an electronic voucher which can be used in a variety of retailers either online or in person. Other methods may be agreed in individual cases.

Repeat Awards

Support will generally be provided from the fund once only. In exceptional circumstances repeat awards will be considered on merit. In such cases, further work and referrals to other agencies will be discussed with the recipient and may be conditional on having further financial support (e.g. such as being referred to Citizens Advice).

Fraud

Applicants may be asked questions or to provide evidence to establish the facts before making a decision to make an award. Failure by the recipient to disclose a material fact or to make a false application or provide false information may be considered a fraudulent act. Where fraud has been detected the recipient will be refused any further assistance and may be required to repay awards made as a result of fraudulent actions.

Data

Data relating to applications and payments will be held on Exeter City Council's digital platform and will be protected using up-to-date technical and organisational security measures

Data will be used to

- Determine eligibility for this EVF one-off support payment
- Make contact about decisions or updates related to that financial support payment
- Issue the voucher letter to an eligible recipient
- Where necessary to deliver the payment, names and addresses of eligible households will be shared with external organisations (including Post Office Ltd & Blackhawk Network) who are delivering awards on behalf of Exeter City Council.

Data may be shared within the organisation to support efforts to redirect an applicant to other support that may be available.

Data may also be shared within the organisation or with other Government agencies in order to prevent and/or detect potentially fraudulent activity. Subject to a legal gateway, information may also be shared for the prevention of fraud and criminal activity with (list not exhaustive):

- The police
- Immigration service, absconder services and/or UK Border Agency

- Health and social care organisations
- Other local authorities

Personal data will not be kept longer than necessary in line with data retention schedules.

Monitoring and Reporting

Exeter City Council is required to report to Devon County Council a summary of the amount of support provided and the number of households helped under the remit of this grant scheme.

Ongoing Policy Review

The Economic Vulnerability Fund has been established to respond rapidly to economic vulnerability and financial hardship through to the end of March 2024. The available funding will be subject to ongoing monthly review, to inform any potential changes to support that might be needed for the remainder of the funding period.

If it appears that the available funding will not be fully spent during the funding period, changes will be implemented to ensure the maximum support possible can be delivered. Any changes made will preserve the principles of the scheme outlined in this document. Changes to the scheme will be published on our website.

The EVF scheme is due to run until 31 March 2024 but once all funds have been disbursed, the fund will be closed. In order to maximise the support we can provide to all our residents we will always redirect residents to other forms of support where we feel this is more appropriate to support their needs.