
Report To:	Policy & Resources Committee	Date:	4 February 2020
Report By:	Chief Financial Officer	Report No:	FIN/14/20/AP/LA
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Subject:	Welfare Reform Update		

1.0 PURPOSE

- 1.1 The purpose of this report is to update the Committee on recent developments in respect of Welfare Reforms and associated matters.

2.0 SUMMARY

- 2.1 The DWP's latest published UC caseload data reports that 6,039 people in Inverclyde claim Universal Credit and of those 29% had earnings in the assessment of their entitlement. The managed migration, Move to Universal Credit pilot continues in Yorkshire with the processes being tested on a nominal number of single claimants with straightforward circumstances. The pilot will continue until summer 2020 with the findings due to be reported to parliament in autumn 2020.
- 2.2 The "Other DHP" budget is projected to underspend by £94,000 and proposals are outlined in Appendix 4 to amend the current DHP Policy to increase spend whilst ensuring these changes are sustainable. SWF spend is marginally ahead of Scottish Government funding but within overall budget.
- 2.3 Section 7 of the report contains an update on discussions at a national level regarding being able to use HMRC and DWP data to maximise benefits uptake. Section 8 outlines the Council's long term approach to the treatment of War Pensions when calculating Housing Benefit entitlement. Formal approval of this approach is sought.
- 2.4 Section 9 contains the Advice Services update and provides a summary of reports and developments at a Scottish and UK level.
- 2.5 Section 10 seeks approval to continue funding to a number of established projects for a further 2 years. These projects provide valuable support to many vulnerable members of the community. Details of 2018/19 performance is shown in Appendix 5.

3.0 RECOMMENDATIONS

- 3.1 It is recommended that the Committee notes the updates provided in the report.
- 3.2 It is recommended that the Committee approves the amendments to the Discretionary Housing Payments Policy shown in Appendix 4.
- 3.3 It is recommended that the Committee approves the War Pensions Disregard Policy set out in section 8 of the report.
- 3.4 It is recommended that the Committee approves the further allocation of funding from the Anti-Poverty earmarked reserves set out in section 10 of the report.

4.0 BACKGROUND

- 4.1 The Committee receives reports each reporting cycle on the impact of the introduction of Universal Credit and other welfare reforms. Officers lead a multi-agency Welfare Reform Board and these updates reflect the work of that group.

5.0 UNIVERSAL CREDIT

- 5.1 The DWP's latest published UC caseload data reports that 6,039 people in Inverclyde claim Universal Credit and of those 29% had earnings in the assessment of their entitlement.

The Universal Credit Operations Group continues to meet, maintaining links with colleagues across the Council and external partners who support Universal Credit claimants.

- 5.2 In the six months to November 2019, HSCP Advice Service handled 316 new UC queries resulting in financial gains for clients of £75,000. 31% of the appeals represented by welfare rights officers at HM Courts and Tribunal Service involved UC of which 71% were upheld in the client's favour; financial gains were £329,000. The majority of UC appeals relate to claimants' capability for work.
- 5.3 Community Learning and Development continue to deliver an intensive and focused IT support service to give people the specific skills needed to manage their online UC claims. Outreach services continue in Jobcentre Plus, the Homelessness café and libraries. CLD encourage service users to use social media for job searching and volunteers support service users to consolidate their skills.
- 5.4 Changes to Universal Credit have been introduced since the last report. The maximum level of deductions to re-pay advance payments, arrears of rent, fuel and Council Tax and other official debt has been reduced from 40% to 30%. A new safeguard has been introduced to secure the UC advance payment process and to protect the more vulnerable. Applicants are now required to meet their work coach to verify identity before an advance is approved. Administrative improvements continue, albeit at a slow pace. A recent change improves the way landlords receive housing cost payments.
- 5.5 The Secretary of State announced a £10 million fund available to partner organisations, including charities, from April 2020 to help vulnerable people claim Universal Credit. The Financial Inclusion Partnership has been informed. The Citizens Advice Scotland "Help to Claim" contract ends at 31 March 2020.
- 5.6 The managed migration, Move to Universal Credit pilot continues in Yorkshire with the processes being tested on a nominal number of single claimants with straightforward circumstances. The pilot will continue until summer 2020 with the findings due to be reported to parliament in autumn 2020.

6.0 DISCRETIONARY HOUSING PAYMENTS/SCOTTISH WELFARE FUND

- 6.1 Appendix 2 shows a projected under-spend of £94,000 of the DHP budget allocated to supporting those with a shortfall between their rent and the help they receive with their housing costs through Housing Benefit or Universal Credit, for reasons other than the Social Sector Size Criteria. The under-spend includes £40,000 allocation from the Welfare Reform recurring budget, which will not continue from 2020/21. Officers considered options and developed proposals to utilise the remaining budget.
- 6.2 The current policy allows DHP to meet 50% of the shortfall for those who apply and are affected by the Benefit Cap and those whose applications are considered under Financial Hardship criteria. Increasing the award to meet 75% in these categories will cost £51,000. The proposals will be sustainable in future years if application levels remain the same and the Scottish Government funding allocation does not reduce.

- 6.3 DWP notifies the Council of those Housing Benefit claimants affected by the Benefit Cap, enabling the service to promote DHP directly with this group. Information about Universal Credit claimants is not shared and so there are no mechanisms in place to direct support. DWP reports that around 40 households in Inverclyde in receipt of UC have their benefit capped. At December 2019 only 4 UC claimants had DHP in place with an average award of £31 per week. Customer Services, Advice Services, Housing Associations and local Jobcentre Plus officers try to identify and encourage their service users to apply however this has been with limited success. Officers raised this matter with the COSLA Welfare Advisory group who agreed to ask the Local Authority/DWP Welfare Steering Group to develop and implement a new data flow of UC Benefit Cap data.
- 6.4 A policy review will be required if DWP agree to share UC Benefit Cap data, experience to date however indicates that if DWP were to agree, a solution may take some time to introduce. Officers will continue to monitor expenditure and DWP data share arrangements.
- 6.5 The proposed changes to the DHP policy are included in Appendix 4.
- 6.6 Appendix 3 shows expenditure through the Scottish Welfare Fund of £510,000 by 31 December 2019 resulting in a projected spend of £680,000, exceeding the Scottish Government allocation by £9,000. 30 Crisis Grants totalling £2.9k were awarded during the 3 working days between Christmas and New Year an increase from the 23 grants paid amounting to £1.9k during the same period last year.

7.0 EDUCATION BENEFITS

- 7.1 As previously reported, Her Majesty's Revenue and Customs (HMRC) Information Policy & Disclosure team informed there is no legal gateway that could support the council's ambition to enable the re-use of the existing data feed for the purposes of Free School Meals and School Clothing Grant or for a new data feed to support Educational Maintenance Allowance.
- 7.2 COSLA is however working with the Scottish Government using a different approach by applying to the UK Public Service Delivery Review Board and using the Digital Economy Act as the basis for the data share request. Inverclyde is represented on the working group.
- 7.3 The Committee had asked that Officers examine the implications of progressing a judicial review of HMRC's decision. In the light of the above actions through CoSLA which are in hand to address this issue, it cannot be suggested that a judicial review be undertaken. In these circumstances, judicial review should be seen only as the ultimate step within attempts to data share, as above, and efforts should be concentrated on that process. In contemplating judicial review, all guidance is that it should be seen as part of a wider system to attempt to seek remedies and all suitable alternatives should firstly be exhausted.
- 7.4 There are significant financial consequences for any petition for judicial review as this court action can only be raised in the Court of Session. There are three main categories of review involving (a) illegality; (b) unfair procedure; and (c) unreasonable or irrational decision-making. The scope of judicial review encompasses the decisions of all public bodies and government ministers and the decisions of these can be reviewed and challenged through the court. In any action of judicial review, it is necessary for the petitioner, such as the Council, to satisfy the court that they have "standing" to bring a judicial review action either in respect of the Council's own interests or in respect of public interest issues. If a petition were to be considered, a detailed report and an external assessment with specialist advice will be required. However, the current steps that are specified above are suggested to be the best route to pursue the Council's concerns.

8.0 WAR PENSION DISREGARD

- 8.1 Councils have the discretion to disregard income from war disablement and bereavement pensions when calculating entitlement to Housing Benefit. The government's rules are that

£10 per week of income from war disablement and bereavement pensions is disregarded. Inverclyde, like most councils, operates a locally modified scheme and disregards these pensions in full. The net annual cost to the Council to support the Housing Benefit local scheme is under £5,000. War disablement and bereavement pensions are disregarded for the assessment of Council Tax Reduction in the same way as the Housing Benefit modified scheme.

- 8.2 Audit Scotland noted in the final report of the 2018/19 Housing Benefit Subsidy Claim that the Council could not provide evidence of committee approval to utilise this discretionary power, in place since at least 1994. Inverclyde Council signed the Armed Forces Community Covenant in March 2012 which outlines the moral obligation between the Nation, the Government and the Armed Forces, at the local level. Inverclyde Council has supported the Armed Forces Community in many ways with the Housing Benefit locally modified scheme pre-dating the Armed Forces Community Covenant. The Committee is asked to approve the 100% disregard of war disablement and bereavement pensions from the assessment of Housing Benefit and Council Tax Reduction.

9.0 ADVICE SERVICES UPDATE

9.1 Two-Child Limit – Work and Pensions Select Committee Report (Third Report of Session 2019)

In their final report of the previous Parliament, the Work and Pensions Committee called for the government to lift the two-child limit and return to providing support for all children through the benefits system. Observing that the government's justification for limiting support to only the first two children in a family is that it wants parents claiming benefits to face the same financial choices as those who are supporting themselves solely through work, the Committee concludes that this argument 'does not stand up to scrutiny'.

9.2 State of Hunger 2019

State of Hunger 2019 is the first annual report of a three year research project conducted by Heriot-Watt University, commissioned by the Trussell Trust. The report finds the average weekly income of people using food banks is £50 after paying rent and 20 per cent of users reporting no income in the previous month. Almost three-quarters of people at food banks have a health issue, or live with someone who does, and 94 per cent of people at food banks are destitute.

9.3 Scottish Welfare Fund Funding Provision

As part of the Scottish budget scrutiny process the Scottish Social Security Committee has called for a review of funding provision for the Scottish Welfare Fund (SWF). In a letter, dated December 4 2019 to the Cabinet Secretary for Social Security, Shirley-Anne Somerville, the Committee Convener, Bob Doris, highlights SWF funding has not increased since the introduction of the Fund in 2013/14, representing a real terms decrease in funding at a time when the Fund is under significant pressure due to inflation and rising demand. The Convener calls on the Scottish Government:

"...to work in partnership with COSLA to review the operation of the Scottish Welfare Fund across all local authorities in Scotland. The purpose of the review should be to assess whether the monies allocated to the Fund by the Scottish Government reflect the level of demand across all local authorities, whether there is consistency on how decisions about applications are made and whether the current distribution formula amongst local authorities remains appropriate and reflective of and responsive to local need."

9.4 Disability Assistance for Children and Young People – Draft Regulations

The draft regulations were sent by the Scottish Government, on December 4, to the Scottish Social Security Committee and the Scottish Commission for Social Security for consideration, with a view to the regulations being laid before Parliament in Spring 2020. The policy note accompanying the regulations outlines areas of policy divergence from existing Disability Living Allowance (DLA) provision for children, covering:

The extension of the entitlement from age 16 to 18, where a young person is in receipt of the benefit prior to reaching 16;

The introduction of Short-term Assistance that ensures claimants can continue to receive

their previous award payment, where an award is reduced or stopped, until the conclusion of any challenge against the decision to reduce or stop the award;
 The introduction of Child Winter Heating Allowance, a £200 annual payment made to claimants in receipt of the highest rate care component; and
 The implementation of a new definition of terminal illness, removing the existing requirement that a person must reasonably be expected to die within 6 months.

10.0 ANTI POVERTY FUND PROPOSALS

10.1 There is projected to be approximately £500,000 uncommitted within the Anti-Poverty Fund. Officers would recommend the continuation of support to 3 well established projects for a further 2 years i.e. to 31 March 2023. Making this decision now will provide some certainty to both the organisations and those who benefit from the support. A brief evaluation of the 2018/19 performance is included in Appendix 5.

10.2 The proposed awards are:

Starter Packs - £30,000/year for 2 years
 Financial Fitness - £30,000/year for 2 years
 Wise Group (IHEAT) - £40,000/year for 2 years

The total cost would be £200,000 leaving £300,000 unallocated. Further proposals to utilise the Anti-Poverty Fund will be presented to future Committee meetings.

10.3 In addition it is proposed to continue £3,000 per year funding for the next 2 years to the Homestart, Cook School project which assists families develop the necessary skills to produce cost effective and healthy meals. The first year's funding is coming to an end and CLD report positive outcomes.

11.0 IMPLICATIONS

11.1 Finance

The projected unallocated balance at 31 March 2020 of the Anti-Poverty earmarked reserve is £500,000. If the Committee approves the proposals in section 10 then the available balance reduces to £294,000.

Financial Implications:

One off Costs

Cost Centre	Budget Heading	Budget Years	Proposed Spend this Report £000	Virement From	Other Comments
Anti-Poverty Fund	Payments to Other Bodies	2021/23	206		

Annually Recurring Costs/ (Savings)

Cost Centre	Budget Heading	With Effect from	Annual Net Impact	Virement From (If Applicable)	Other Comments
N/A					

11.2 **Legal** – There are no other legal matters raised in this report above those specifically highlighted.

11.3 **Human Resources** – There are no HR matters arising from this report.

11.4 **Equalities**

Equalities

(a) Has an Equality Impact Assessment been carried out?

	YES
X	NO – This report does not introduce a new policy, function or strategy or recommend a substantive change to an existing policy, function or strategy. Therefore, no Equality Impact Assessment is required

(b) Fairer Scotland Duty

If this report affects or proposes any major strategic decision:-

Has there been active consideration of how this report's recommendations reduce inequalities of outcome?

	YES – A written statement showing how this report's recommendations reduce inequalities of outcome caused by socio-economic disadvantage has been completed.
X	NO

(c) Data Protection

Has a Data Protection Impact Assessment been carried out?

	YES – This report involves data processing which may result in a high risk to the rights and freedoms of individuals.
X	NO

11.5 **Repopulation**

There are no repopulation issues arising from this report.

12.0 **CONSULTATIONS**

12.1 The report reflects discussions and updates provided by the Welfare Reform Board.

13.0 **BACKGROUND PAPERS**

13.1 None

Universal Credit - Inverclyde Council

	No. of UC claimants	% of UC claimants with earnings	No. of UC claimants with Council Tax Reduction	No. of UC claimants awarded SWF Crisis Grants
Jun-18	5240	32%	2408	135
Jul-18	5397	32%	2526	125
Aug-18	5527	32%	2607	176
Sep-18	5640	33%	2647	156
Oct-18	5718	33%	2657	127
Nov-18	5804	34%	2690	172
Dec-18	5753	35%	2725	118
Jan-19	5768	34%	2800	198
Feb-19	5597	29%	2823	151
Mar-19	5611	28%	2969	148
Apr-19	5680	28%	3098	142
May-19	5707	28%	3155	153
Jun-19	5749	27%	3134	130
Jul-19	5888	28%	3206	134
Aug-19	6021	25%	3316	169
Sep-19	6039	29%	3491	131

Notes

1. No. of UC claimants is the number of individuals in receipt of Universal Credit either individually or as part of a couple

Discretionary Housing Payments
Position 31.12.19

<u>1/ SSSC (Bedroom Tax)</u>		
Applications Approved	1483	90.21%
Applications Not Eligible/Refused	107	6.51%
Applications Being Assessed	54	3.28%
	<u>1644</u>	
	<u>£</u>	
 Paid to Date	 1103092	 Note 1
 2019/20 Budget	 <u>1031380</u>	
(Under)/Overspend	<u>71712</u>	Note 2
 <u>2/ Other DHP Cases</u>		
	<u>£</u>	
 2019/20 Budget	 218355	 Note 3
less : Payments to 31/12/19	<u>124492</u>	Note 4
(Under)/Overspend	<u>(93863)</u>	

Notes

- 1/ Represents 98.90% of those households known to be affected by SSSC.
- 2/ An overspend will initially be offset against Scottish Government Other DHP funding.
- 3/ Includes £40k Welfare Reform Recurring budget
- 4/ Prior to Policy Changes outlined in the report.

Finance Services
31/12/2019

Scottish Welfare Fund
31st December 2019

Calls Answered	7929		
Applications	4456		
Applications Granted	2437	54.69%	
Applications Refused	1093	24.53%	Note 3
Applications Withdrawn	875	19.64%	
In Progress	51	1.14%	
Referrals to DWP	117		Note 2
	<u>Spend</u>	<u>Budget</u>	<u>Spend</u>
	<u>£000</u>	<u>£000</u>	<u>%</u>
Crisis Grant paid (1743)	158	264	59.85%
Community Care Grants paid (758) (includes 64 applications paying both CCG & CG)	352	507	69.43%
	<u>510</u>	<u>771</u>	66.15%

Note 1 1st Tier Reviews awaiting decision = 3
 1st Tier Review decisions = 49 (1.39%)
 1st Tier Reviews upheld in customer favour = 29 (59.18%)
 2nd Tier Reviews = 6 (as % of 1st tier decisions: (12.24%)
 2nd Tier Reviews upheld in customers favour by SPSO = 2 (33.33%) Note 5

Note 2 Referrals to DWP are the number of customers who are awaiting payment of a new claim for Universal Credit from DWP. In these circumstances an application can be made for a UC advance, which is repayable to the DWP.

Note 3 The most common reasons for refusal of claims are, applicants not meeting the eligibility criteria, not being in receipt of a low income or incomplete evidence provided.

Note 4 Core Budget is £670,985 to which is added £100,000 allocation from the Anti-Poverty recurring budget.

Note 5 Decisions were based on additional information sourced by SPSO which was not available to Discretionary Payments Team at the point of the original application or 1st tier review stage.

DHP Policy – February 2020

Appendix 4

Category	Circumstances	Maximum Duration of Award/ Award to be reviewed	Amount of DHP (up to the stated % of the shortfall between HB and the rent charge – or otherwise stated)	Examples of Supporting Evidence	Changes from Previous Policy
1	Claimants affected by the Social Sector Size Criteria (Working Age Housing Benefit claimants living in Housing Association tenancies)	For the full financial year	100% of the SSSC reduction	HB records	
2a.	Claimants supported by the Homelessness Service in the Private Rented Sector	12 months	100%	Homelessness records	
2b.	Claimants supported by the Homelessness Service into Social Sector housing	One- off payment	Up to the equivalent of 1 week's rent charge for the new tenancy	Housing Association notification Lease agreement	
2c.	Benefit Cap	Until end of financial year	75%	HB records	50% of the shortfall between HB and the rent charge
3a.	Financial Hardship – Less than £50 income over expenditure each week	Until end of financial year	75%	Claimant statement/HB Assessment	50% of the shortfall between HB and the rent charge
3b.	Financial Hardship – Less than £50 income over expenditure each week – aged less than 35years and housed private rented sector	Until end of financial year	100%	Claimant statement/HB Assessment	
3c	Financial Hardship – Less than £50 income over expenditure each week – housed private rented sector and in exceptional circumstances	Until end of financial year	100%	Claimant statement/HB Assessment	

Notes

DHP is awarded in order of priority with applications meeting the criteria for Category 1 being the first priority to Category 3 being the lowest priority

Category 1

- Applicants in category 1 are not subject to a financial assessment

Category 2

- Applicants in category 2 are subject to a financial assessment. Applicants are approved where income is less than £50 more than essential expenditure. Disability Living Allowance, Personal Independence Payment and Attendance Allowance are disregarded as income although all other income is taken into consideration.
- Awards for claimants supported by the Homelessness Service in the Private Rented Sector are limited to the equivalent of the difference between the HB award and one rate above the LHA rate for the household's requirements or the LHA 2 room rate, whichever is higher. Affordability of those supported by the Homelessness service will be monitored closely subject to an upper annual budget of £10k.
- Those affected by the Benefit Cap renting in the social sector – DHP is awarded based on the difference between HB and the rent charge
- Those affected by the Benefit Cap renting in the private rented sector – DHP is awarded based on the difference between HB and the LHA rate applicable to the household's requirements, unless determined to be exceptional circumstances.
- Private rented sector claimants subject to Local Housing Allowance restrictions who are in "exceptional circumstances". Award DHP to meet the difference between HB or UC housing costs and one LHA rate above the rate applicable to the household's requirements with a limit of the 2 room rate for those aged less than 35 years. Exceptional circumstances being situations that are particularly challenging and for an identifiable and specific reason, normally beyond the applicant's control and more than the financial pressure experienced by most people who rely on welfare benefits. Exceptional circumstances may be when support is provided by Macmillan Cancer Support or similar organisation; those with terminal medical conditions; unexpected personal or family problems or illness.

Category 3

- Applicants are approved where income is less than £50 more than essential expenditure. Disability Living Allowance, Personal Independence Payment and Attendance Allowance are disregarded as income although all other income is taken into consideration. This category will also be monitored closely and could be subject to review depending on the level of spend.
- In the private rented sector DHP is awarded based on the difference between HB and the LHA rate applicable to the household's requirements or the 1 room rate for those aged under 35 years
- In the social sector DHP is awarded based on the difference between HB entitlement and the rent charge
- Private rented sector claimants subject to Local Housing Allowance restrictions who are in "exceptional circumstances". Award DHP to meet the difference between HB or UC housing costs and one LHA rate above the rate applicable to the household's requirements with a limit of the 2 room rate for those aged less than 35 years. Exceptional circumstances being situations that are particularly challenging and for an identifiable and specific reason, normally beyond the applicant's control and more than the financial pressure experienced by most people who rely on welfare benefits.

DHP Policy – February 2020

Appendix 4

Exceptional circumstances may be when support is provided by Macmillan Cancer Support or similar organisation; those with terminal medical conditions; unexpected personal or family problems or illness.

Date: February 2020

Summary of the stats from 2018-19 for the

- Wise Group
- Financial Fitness
- Starterpacks

Starter Packs

It was agreed in 2018-19, Starter Packs would:

- Provide packs of basic household items to vulnerable clients, setting up new tenancies; and
- Provide 140 vulnerable clients each year with packs.

Summary 2018-19

- Over the 2018-19 financial year Starter Packs provided 374 vulnerable households with 2,632 Starter Packs. The cost of this equates to £7.60 per pack for the investment that Inverclyde Council made.
- In total, 369 adults were provided with packs and 182 children were also issued with packs. Of the packs issued to adults, 57% were provided to male adults, and 43% were provided to female adults
- Single adult households were the main recipients of the packs provided, making up 69% of all households, followed by single parent households that made up 25% of all households.
- Of the single person households that received support, 66.9% were male households.
- There were thirty-one referral sources to Starter Packs, with the top five referral sources being:

- River Clyde Homes (97 referrals)
- Homelessness Services (79 referrals)
- Social Work (45 referrals)
- Advice Services (25 referrals)
- Oak Tree HA (17)

Financial Fitness – Agreed Outcomes

Financial Fitness received £30,000 over the financial year from the Anti-Poverty Fund.

The targets that were identified for Financial Fitness were:

- To provide a generic welfare rights advice service to Inverclyde residents; and
- To provide 600 client interventions in the financial year.

Summary 2018-19

Financial Fitness dealt with 299 unique clients, leading to a total of 905 interventions with those clients. This equated to an average of 3 interventions per client.

The most common type of issue that clients required advice in relation to was:

- General Advice on Entitlement to benefits (129);
- Advice on entitlement to miscellaneous benefits (39);
- Advice on entitlement to Employment Support Allowance (36);
- Advice on entitlement to Personal Independence Payment (25);

- Advice on entitlement to Universal Credit (19);
- Migration from Disability Living Allowance to Personal Independence Payments (16)

- Thirteen per cent of those clients that sought advice were carers.
- The financial gains recorded for clients as a result of the assistance provided were £100,209.91. This equates to a return of £3.34 for every £1 invested by Inverclyde Council.
- Seventy-two per cent of clients were aged between 25 and 64 years of age, with 20% being over 65
- Seventy-nine per cent of clients seen were not able to work because of sickness or disability;
- The most common course of action taken to assist clients were:
 - Advice on entitlement to benefits (156);
 - Assistance to make an initial claim (139).

The Wise Group

The outcomes agreed for this project were that IHEAT would support:

- Two hundred customers per annum via energy advice home visits
- Continue the '£75 for 75' project to provide payments to Inverclyde residents over 75 who are in fuel poverty or fuel fear and Emergency Fund.

Summary 2018-19

- During the year 2018/19, the £75 for 75 Fund, supported over 75 year olds by issuing 404 tokens of £75 towards their fuel bills. All clients were provided with I Heat advice alongside the payment. The total values of the payments made were £30,300.
- The Emergency Fund made 30 awards to clients with an emergency payment related to their energy. This includes support with boiler breakdowns; cavity wall insulation; access to hot water; replacement heaters etc. The total amount paid out was £6,111.32.