

Household Support Fund Exceptional Hardship Scheme Policy

April 2025

Purpose

The Household Support Fund Exceptional Hardship (HSFEH) scheme provides eligible households in exceptional hardship with a discretionary payment. The amount awarded will be decided case-by-case and awarded based on each household's individual needs.

Overview

This fund is open to those in exceptional hardship and unable to afford essential daily living costs or an essential household purchase without support from this fund, due to an unmanageable drop in income or increase in household costs.

Applications to this fund will open in stages. Application windows are anticipated to open in April, July, October and January. Exact dates of these application windows will be published on the Household Support Fund webpage.

This scheme has a limited amount of funding, and the scheme will close earlier if all funds have been distributed. Application windows may close earlier if demand is exceptionally high, to ensure sufficient funding is available.

Eligibility

To be eligible for the HSF Exceptional Hardship scheme, a household must meet all the following criteria:

1. Resident in Portsmouth City Council's area (postcodes PO1 - PO6, PO7 5AT, PO7 5AU, PO7 5AX, PO7 5AY, PO7 5AZ, PO7 5BA, PO7 5BS, PO7 5BT or PO7 5BU);
2. Have recourse to public funds¹, or be a vulnerable household receiving support from Portsmouth Social Care services or Portsmouth City of Sanctuary;
3. Be over 18 (or 16-17 years old, not in full time education, and working or receiving means-tested benefits, and living independently);
4. Be in exceptional hardship - unable to afford essential daily living costs or an essential household item due to an unmanageable reduction in income or increase in costs;
5. Have household earnings below the income threshold for your household composition - see table below;
6. Have not received an HSF Exceptional Hardship award within the last six calendar months;
7. Have submitted a complete application and provided all requested supporting evidence of circumstances before the scheme closes.

¹ <https://www.nrpfnetwork.org.uk/information-and-resources/rights-and-entitlements/immigration-status-and-entitlements/who-has-recourse-to-public-funds>

Household income thresholds - Total household income, excluding disability benefits		
Number of children in the household	Single adult	Couple
No children	£30,821	£38,912
1 child	£40,022	£46,694
2 children	£49,222	£54,476
3 children	£58,422	£62,259
4 or more children	£67,623	£70,042

To be eligible, the household must not have access to any funds, including savings, that could meet the exceptional hardship need and must provide sufficient evidence of their circumstances.

An award will only be provided where there is evidence that financial support is essential for the recipient to keep warm and well-fed and maintain a reasonable standard of living. If the applicant has previously received an award from the HSF Exceptional Hardship scheme, this will be taken into account.

Applicants must have already accessed money advice, or be willing to receive advice and support, in order to:

1. Ensure they are receiving all the income they are entitled to;
2. Identify ways to reduce expenditure;
3. Receive specialist debt advice for any unmanageable debt.

Applicants must have maximised their income by completing a benefits check² and applying for any other relevant assistance such as discretionary housing payments.

Scope

Awards can be made to meet one or more of the following needs:

- Groceries / shopping
- Energy costs
- White goods - cooker, fridge / freezer, washing machine, tumble dryer
- Furniture or furnishings - bed, sofa / chair, table and chairs, curtains / blinds, rugs
- Wider Essentials - repairs to an essential vehicle, buying a bicycle, paying for fuel to get to work, children's clothing
- Other essential purchase

Award amounts will be based on the size of the household, the circumstances of the household and reasons for the need, as well as the available funds remaining, and decisions will be made on a case-by-case basis. Awards are discretionary and there is no guarantee that an application will be successful.

² <https://www.portsmouth.gov.uk/services/benefits-and-support/cost-of-living-hub/are-you-getting-the-right-benefits/>

Awards will not exceed the maximum award amount for the household size:

1 person	2 people	3 people	4 people	5 people	6 or more people
£350	£420	£500	£600	£700	£800

For households in the highest level of need, an additional severe vulnerability amount of up to £200 can be added, at the Assessor's discretion, to the maximum total award for their household size.

Exclusions

This fund is not intended as emergency aid and only one application can be made per household in a 6 month period. This scheme has a limited amount of funding, and the application window will close earlier if all funds for that round have been distributed. Any applications received after the scheme closes will not be eligible for a payment.

Right to review

There is no right to request an appeal of a decision whether to award a Household Support Fund Exceptional Hardship payment.

However, if you disagree with a decision on your application (such as whether to make an Exceptional Hardship payment, or the value of an award), you can ask for a review of the decision, by providing full details of your reasons for requesting a review. A review can be requested in writing to hsfhardship@portsmouthcc.gov.uk or by calling 023 9268 8010.

The review will be undertaken by a manager from the Household Support Fund team who was not involved in the original decision.

The review decision is final.