

Delegated Decision Report

Subject:	Distribution of Household Support Fund to support with Housing Costs
Decision maker: Senior Officer	Neil Consterdine, Director of Communities
Decision maker: Cabinet Member	Cllr Elaine Taylor, Strategic Deputy Leader & Cabinet Member for Neighbourhoods
Decision date:	
Report author:	Clare Ocansey, Senior Homelessness Strategy Officer
Ward (s):	All

1. Reason for decision

1.1 This report seeks delegated officer approval to award funding from the Household Support Fund (HSF) to Early Break, an established partner organisation currently engaged in homelessness prevention work in Oldham. The Cabinet Member report of 7th of April 2025 made provision for £450,000 to be allocated towards meeting housing costs, supporting the sustainability of tenancies, and assisting families living in temporary accommodation. As the HSF allocation must be fully utilised by 31st of March 2026, working in partnership with an experienced organisation such as Early Break will enable the effective distribution of funds to residents in need and ensure that resources are targeted and maximised.

2. Recommendation(s)

2.1 Grant £56,000 from the Household Support Fund to Early Break (Pathfinder), to be spent by 30th April 2026

3. Background

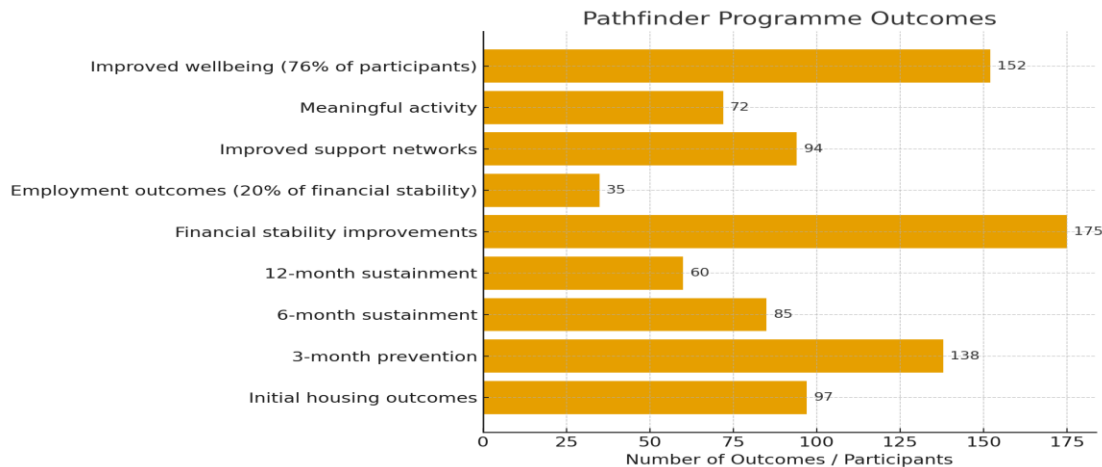
3.1 The Household Support Fund (HSF) is in its seventh iteration and runs from 31st March 2025. The fund is intended to support a wide range of low-income households including:

- Pensioners
- Families with children of all ages
- Unpaid carers
- Care leavers
- Disabled people
- Larger families
- Single person households, and
- Those struggling with one-off financial shocks and unforeseen events.

- 3.2 In line with the scheme guidance, the grant is principally allocated to cover essential household costs, including energy, food, water, and other basic living expenses. However, a sum of **£450,000**, as approved in the delegated Cabinet Member report dated 7th of April 2025, has been specifically reserved to provide discretionary assistance where existing support mechanisms have been exhausted. This allocation enables targeted support for residents facing housing-related costs. In addition, a small proportion of the funding is directed towards the provision of advice and guidance, aimed at helping individuals meet their essential living needs on a longer-term basis and complementing other support delivered through the scheme.
- 3.3 In response to the continuing housing crisis, and in line with Department for Work and Pensions (DWP) guidance, **£450,000** of the funding was designated to sustain tenancies and support families in temporary accommodation, with the objective of preventing and alleviating homelessness wherever possible.
- 3.4 Since the approval of this funding in 1st of April 2025, the Housing Options Team has undertaken targeted activity to support households in accordance with DWP requirements. To date, **98 applications** have been received, representing an estimated spend of **£240,000**. Progress has been slower than anticipated, largely due to challenges in securing agreements from landlords and delays in payment processing.
4. To improve uptake and ensure maximum utilisation of the available funds, it is proposed that **£56,000** of the HSF allocation be redirected to **Early Break's Pathfinder Service**. This established service is already engaged in tenancy sustainment and homelessness prevention work. Evidence from 2021 onwards highlights a consistent trend: a significant proportion of homelessness cases in the borough arise from relationship breakdowns with family and friends. Redirecting funds to Pathfinder will enable targeted interventions in this priority area. Pathfinder provides more than tenancy support. The service works with families to reduce the risk of eviction, identifies a range of housing solutions (including lodging, supported housing, social housing, and private rented accommodation), and funds training courses for those preparing to move into employment. This approach not only helps people keep their homes but also boosts household income, supporting individuals to move out of poverty and develop long-term independence the model embraces the Living Well model and strength-based approach.
- 4.1 Since service mobilisation, referral routes have widened significantly. In 2022, almost half of referrals came from the Local Authority (LA). Over the past year, however, referrals have come through a broader network including health and wellbeing providers, education and training services, voluntary sector organisations, youth services, colleges, offending support services, and other statutory agencies—demonstrating the strength of local partnership working.

4.2 Outcomes to Date

Of the 200 individuals who developed an initial support plan with Pathfinder **80% (160 young people)** were prevented from becoming homeless, achieving **380 housing-related outcomes** in total:



4.3 Additional Investment and Impact

In 2024/25, the LA allocated **£20,000 from the Household Support Fund (HSF)** to Early Break to enhance tenancy sustainment and prevent homelessness. With this funding:

- 16 individuals received targeted support.
- 2 individuals avoided evictions through rent arrears payments.
- 1 received six months' entitlement shortfall support.
- 13 individuals were supported to access private rented sector tenancies via rent-in-advance and bond payments.

4.4 Partnership Working

Pathfinder meets with the Local Authority every two weeks to review referrals and track outcomes. The programme's success is reflected in **A Bed Every Night (ABEN)** data: no individuals previously supported by Pathfinder have entered ABEN, and the number of under-25s accessing ABEN remains notably low. This strongly indicates Pathfinder's preventative effectiveness within the borough.

4.5 Early Break has confirmed the grant allocation it is able to be utilised, based on current and projected caseloads associated with homelessness prevention activity. A formal grant agreement will be issued to Early Break, which will stipulate the requirement to provide robust evidence of outcomes delivered through the application of the Household Support Fund (HSF) allocation.

4.6 The Housing Options service will continue to utilise the remaining £311k supporting existing households in temporary accommodation to relieve their homelessness and helping new residents approaching the service where there is shortfall / arrears in their housing costs in line with the HSF guidance.

5 Alternative option(s) to be considered

1. Continue to deliver the HSF housing costs funding in-house (not recommended): given the slow pace of delivery so far this risks the remaining funding not being spent and potential for support not being maximised. This option is therefore not recommended.
2. Do nothing (not recommended): this would not deliver outcomes for the residents of Oldham and mean either redistributing funding or returning unspent funds to the DWP. This option is therefore not recommended.

3. (recommended)

It is recommended that a grant of **£56,000** from the **Household Support Fund (HSF)** be awarded to the **Early Breaks Pathfinder service**, with all funds to be spent by **31st of March 2026**. This allocation will ensure that HSF resources:

- Reach the widest possible range of residents,
- Contribute directly to homelessness prevention and relief,
- Are utilised fully and within the specified timeframe.

Consultation- No Conflict of interest declared

Risks

Implications

Financial	The proposal will not result in any impact on the 2025-26 accounts provided that the total spend on this, and bonds funded from the HSF allocation does not exceed said allocation (£450k). Mike Roberts (Finance Manager)
Legal	The proposal is to allocate £56,000 from the Household Support Fund (HSF) to Early Break's Pathfinder service to assist with tenancy sustainment and homelessness prevention. A formal grant agreement is currently being negotiated to set out the permitted use of funds, reporting obligations, insurance requirements, and clawback provisions if conditions are not met. The decision falls within the delegated powers of the relevant Director and Cabinet Member, consistent with the Council's Scheme of Delegation. Legal is content that the decision can be taken by Delegated Decision Report.

	<p>The proposal is consistent with the terms of the HSF as set out by the Department for Work and Pensions, which permit expenditure on housing-related costs. It also aligns with the Cabinet Member decision of 1 May 2024 reserving £450,000 for housing support.</p> <p>As the necessary safeguards will be embedded within the grant agreement, Legal Services is satisfied that the recommendations are lawful, consistent with the Council's Constitution and Contract Procedure Rules, and capable of implementation.</p> <p>Pamela Nsofor (Solicitor)</p>
Equality impact including implications for Children and Young People	Equality Impact Assessment completed for Cabinet Member report
Other	N/A

Has the relevant Legal Officer confirmed that the recommendations within this report are lawful and comply with the Council's Constitution?	Yes / No
Has the relevant Finance Officer confirmed that any expenditure referred to within this report is consistent with the Council's budget?	Yes / No
Are any of the recommendations within this report contrary to the Policy Framework of the Council?	Yes / No

Background Papers under Section 100D of the Local Government Act 1972


1. Proposed Utilisation of Household Support Fund 7 Grant Allocation (Report to Cabinet)

Appendix

1. Grant Agreement Award – Early Break

Report author sign-off	Clare Ocansey
Role	Senior Housing Needs Officer

Date of sign-off	
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Approval	
Officer approval sign-off	 Neil Consterdine
Role	Director of Communities
Date of sign-off	8 October 2025

Approval	
Member(s) approval sign-off	
Role	
Date of sign-off	

Appendix.1

Grant Agreement Award Early Break



HSF7 Final Grant
Agreement Early Bre