



Havebury Housing Partnership

Support Fund Policy

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Equality & Diversity Impact Assessment	TBC

1 Introduction

- 1.1 We recognise that in some circumstances tenants can find themselves in financial hardship or other difficulties, where the money they receive is less than the money needed for essential outgoings. This can lead to issues sustaining a tenancy including the accrual of rent arrears, reliance on creditors or the loss of essential items like heating or food.
- 1.2 In recognition of this and the challenges to tenants in many areas, we have increased and widened our support fund to help in these situations.
- 1.3 The aim of this policy is to provide a clear and consistent framework within which applications to support fund can be assessed and accessed.

2 Scope

- 2.1 This policy extends to all current Havebury tenants and shared owners and will be considered on a case-by-case basis. It is not applicable to leaseholders or garage tenants.

3 Responsibilities

- 3.1 Leadership team is responsible for monitoring the effectiveness of the policy.
- 3.2 Strategic Board will have oversight of the fund in the form of an annual report.
- 3.3 Day to day responsibility in the administration and issuing of the fund lies with the Supported & Income teams with the Assistant Director of Customer Service and Director of Operations providing responsibility for its administration.

4 Assessment & Criteria

- 4.1 The Support Fund is discretionary, and each application will be considered on a case-by-case basis against the criteria stipulated. The Support Fund is defined as: *targeted support/relief to tenants requiring our help to sustain their tenancies when they face hardship*. It is not intended as a means of long-term support.
- 4.2 The following criteria are not exhaustive but provide a framework for the application of the fund:
 - Those who are impacted as a result of mental health/crisis or other medical issue.
 - Those in fuel poverty/hardship
 - Those who require intermittent support for household food and goods.
 - Those who have experienced a change in circumstances for example a loss of employment, changes in the household composition.
 - Support to move (downsize, pay arrears on mutual exchange to allow move to go ahead or to lower rent).
 - Support to attend interviews/pursue employment (childcare, taxis etc.)
 - To fund white goods/furniture where a third-party charity or agency is unable to help.
 - Any other factors that might cause hardship or financial difficulty.

4.3 When considering any application, the following might be considered as part of the assessment:

- Is the support required of a temporary nature? We define temporary as up to a 12-month period.
- Have all relevant avenues for alternative support been exhausted?
- Is the applicant in receipt of all the benefits they are entitled to?
- Can the household sustain their tenancy? Or is support required.
- Could the applicant reasonably be expected to reduce their non-essential household expenditure? We will complete an income and expenditure assessment to help with this. (Note, we are not financial advisors so will not provide this.)
- Would it be beneficial for the tenant to consider moving to more suitable/cheaper accommodation? Would support to do this be appropriate? We will approach this sensitively and will not force anyone to do this.
- Agreement of any repayment plans for rent arrears or recharges.
- Has there been a previous award within the last 12 months? This is not to say that a further award will be granted however the circumstances and requirement will be considered.

5 Application management

We want to make it as easy as possible for those in need to receive support. As such, we will accept applications in the following ways:

- Via the telephone or other communication channels.
- Internal referrals from other teams
- Accept applications/referrals from third parties

We want to make sure that as many people as possible are able to benefit from this policy, so we may use information about the property someone lives in, or their household information to proactively offer this support fund.

A cap of £500 will be applied to a tenant/household within each year however more than one application can be made within a 12-month period.

Exceptions to the amount and frequency of support will be considered on a case-by-case basis and will require approval by the Assistant Director of Customer Services.

6 Exclusions from the policy

Having consulted with tenants and other parties, we reserve the right to decline any application where a tenant, or their household, is in breach of the tenancy agreement, especially in cases of anti-social behaviour.

Any refusals will be considered on a case-by-case basis.

There will be no right to appeal a decision on the use or application of the hardship fund as there are no legislative provisions within this policy.

Due regard will be given to the following legislation and policies:

Equality Act 2010

Data Protection Act 2018
HS011 Complaints Policy
P032 Complaints Procedure
HS004 Customer Care Policy

6 Monitoring

- 6.1 All requests for assistance from the support fund will be logged, with outcomes shared.
- 6.2 A quarterly report will be submitted to Leadership team showing amounts and decisions made for that quarter.
- 6.3 An annual report will be submitted to Strategic Board, providing an overview of the decisions and allocations made against this policy.

7 Review

- 7.1 The policy will be subject to an annual review in accordance with the budget and the fund's application.