

NRHA Customer Support Fund

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Version Control

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1. Introduction

- 1.1 NRHA, in its role as a registered provider of social housing, has a duty of care to its residents. It is recognised that the current economic challenges will put additional pressure on many households.
- 1.2 NRHA recognises that residents can suffer severe hardship and have difficulty in sustaining their tenancy and meeting their basic living costs and needs.
- 1.3 NRHA has established a support fund as part of its mission to 'improve opportunities for people. This fund responds to the challenges many residents face with loss of income, increased living costs and increased reliance on welfare benefits. We recognise that in challenging financial times, unexpected expenditure can tip the balance for those who are already struggling.
- 1.4 The three areas of funds are Emergency Support, New Home Tenancy Support and Opportunities.
- 1.5 This policy provides guidelines to access the funds.

2. Definitions and scope

- 2.1 The policy is aimed at residents experiencing financial hardship, where there is no other support or funding available to them within the time needed.
- 2.2 The purpose of this policy is to ensure that the support fund provides financial assistance for residents who are faced with a financial crisis or are struggling with an unexpected expense that might cause them undue hardship and/or impact on their ability to sustain their tenancy. Payment will be made based on a financial assessment of circumstances, as detailed below and engagement with other agencies to address their financial situation.
- 2.3 Payment from the support fund will be made, subject to budgetary provision being available.
- 2.4 Payments from the support fund cannot be used to clear rent arrears.

3. Specifics of the policy

- 3.1 Eligibility Applicants will be assessed on the following criteria
- 3.1.1 The applicant must be willing to undertake an income and expenditure assessment with a member of staff and engage in the assessment process.
 - You may be required to submit bank statements and any other relevant documents to enable us to make an informed decision.
- 3.1.2 The applicant must be willing to engage with any agencies that we deem appropriate in order to address their financial situation.
- 3.1.3 Applications will be limited up to three per tenancy per year.
- 3.1.4 NRHA reserve the right to review an application for the support fund if there has been evidence of a serious breach of tenancy or fraudulent claim.
- 3.1.5 Applications may be refused if funds or items are available through another agency.

3.2 Requests for support process

- 3.2.1 Requests for support from the fund can be made by residents themselves, or by NRHA colleagues and/or external partner organisations on behalf of residents.
- 3.2.2 The request will be assessed by the housing management team for any income maximisation opportunities.
- 3.2.3 All priority and non-priority debts will be clearly identified as part of the process.
- 3.2.4 A decision to support or deny a request, will be made by an Area Housing Manager or the Housing Services Manager. Decisions for the emergency support fund will normally be assessed within 2 working days if it's for food or energy. All other applications will normally be assessed between 5-10 working days and are subject to us receiving any relevant supporting documents.
- 3.2.5 If the request for support is unsuccessful, the resident will be informed of the reason why. Residents who are unsuccessful and wish to appeal, can do so through NRHA's complaints process. Further information can be found on the complaints process at <u>www.northamptonshirerha.org.uk/complaints</u> or please call our office on 0300 1234 009 to speak to a member of staff in the Housing Management Team.

3.3 Fund Purpose

3.3.1 Eligible items will be essential to the household or a dependent family member living in the resident's home to ensure that residents are not without access to basic living essentials, and assist residents with essential goods and services and may include (but are not limited to):

Emergency Support Fund: -

Fuel card top ups. Shopping vouchers for food (when access to a food bank is not possible) School Uniforms

New Home Tenancy Support:

White goods / furniture/essential carpets

Opportunities: -

Equipment or services to support employment/training Clothing for job interview Cost towards travelling to a job interview

3.4 Monitoring and measuring impact

- 3.4.1 The impact of the funding will be monitored through case studies highlighting what has been achieved for residents in need.
- 3.4.2 Outcomes will be reported annually to Board.
- 3.4.3 Spending will be reported to the WRHA resident engagement subgroup every quarter during the trial period (first 12 months).
- 3.4.4 The Household Support Fund Procedures will be kept under review during the trial period and maybe subject to change.

3.4.5 The Housing Services Manager will be responsible for carrying out the statements contained within the policy.

4. Responsibilities

- 5.1 The Housing Services Manager is responsible for monitoring the effectiveness of the policy.
- 5.2 The Managing Director is responsible for oversight and governance of the policy.

5. Limitations

Limits on vouchers issued: Voucher amount should only cover the crisis period up to a maximum of 7 days

£5.00 should be given per adult per day

£2.50p should be given per child per day

£10 for gas per day

£10 for electric per day or £20 for combined

£500 for carpets & fittings

Other limitations

- Applications for New Home Tenancy Support Fund will not be considered for mutual exchanges.
- A partial contribution may be given towards training if it exceeds £300.
- Funds cannot be used to clear rent arrears.
- A contribution up to a maximum of £600 towards essential white goods within a 12month period for Starter Tenancies.
- For Assured Tenants white goods are limited to the value of £250.00 in a 12-month period.
- New Home Tenancy Support Fund should only be used for starter tenancy's, any whitegoods etc after this period should come from the emergency hardship fund.
- Any furniture other than white goods should be sourced from other charities that provide low-cost items.
- Funds cannot be used to replace existing carpets.
- Claimants will only be eligible for carpets in exceptional hardship and moving into our home on a Starter Tenancy.
- No more than £600.00 can be issued in any 12-month period across the three funds.

6. Associated documents

- Household Support Fund procedure
- Complaints Policy