

# Strategic Housing Services Housing Solutions Solutions Fund Policy



# **Solutions Fund Policy**

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Originator:

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Owner:

**Rob Barnes** 

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## **Document Location**

This document is held by Tamworth Borough Council, and the document owner is Rob Barnes

Printed documents may be obsolete. An electronic copy will be available on Tamworth Borough Councils Intranet. Please check for current version before using.

**Revision History** 

Revision Date	Version Control	Summary of changes

Approvals

Name	Title	Approved

# **Document Review Plans**

This document is subject to a scheduled annual review. Updates shall be made in accordance with business requirements and changes and will be with agreement with the document owner.

### Distribution

The document will be available on the Intranet and the website.

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#### 1. Introduction

Tamworth Borough Council is committed to the prevention of homelessness and the Solutions Fund has been developed to support this approach as part of the councils Homeless Prevention toolkit. This fund can assist households up to a maximum amount of £5000 in order to prevent homelessness within the borough.

The Council has agreed to utilise the Homeless Prevention Grant issued from the Department of Communities and Local Government (DCLG) to support its homeless prevention activities.

### 2. Aim of the Solutions Fund

The aim of the Solutions Fund is to:

- Assist Tamworth Borough Council to either prevent Homelessness or delay homelessness for a period of time that will allow a more planned move
- Reduce the number of households placed in to Temporary Accommodation.

#### 3. What is the purpose of the fund?

The purpose of the Solutions Fund is to allow the Housing Solutions Team to assist households financially to prevent homelessness. The Solutions Fund can offer sums of up to £5000. The fund will be given as a grant, and it should be believed that homelessness will be prevented or delayed sufficiently to allow time to plan a move if the grant is issued.

Housing Solutions could consider any, or a combination of the following options for the fund. This list is not seen as exhaustive and payments would be considered where this will prevent or delay homelessness:

- Rent in advance payments for shared accommodation where it may
  prevent a homelessness application later. If the accommodation is a
  licensable House of Multiple Occupation (HMO) then the Council must
  be satisfied that there is a current licence for the property.
- To prevent the eviction or repossession of a household.
- Payments where there are delays in housing benefit claim.
- To assist with letting agency fee payments
- Financial assistance to delay the eviction of private tenants while suitable alternative accommodation is sought, if this can prevent the use of Temporary Accommodation.
- Travel Costs where this will allow someone to access accommodation out of Tamworth.
- The fund may be used to assist tenants in the private rented sector, registered providers and social housing who are struggling with rental or mortgage payments.
- To assist with rent or mortgage repayments during periods of sickness or loss of employment when it is likely that the applicant will return to work, or will gain further employment.
- Where a household has had an income shock i.e. loss of overtime, shift allowance, etc.

#### 4. Eligibility for the Solutions Fund

The Solutions Fund should be used where there is reason to believe the household is eligible, homeless or threatened with homelessness and there is a Priority Need. The applicant must usually have a Local Connection to Tamworth but there may be circumstances where this can be waivered, such as a family fleeing violence. The Council must also believe that any payment will prevent homelessness for 6 months or more and prevent the use of temporary accommodation. An applicant, who is non priority but if assisted through the fund would prevent a homeless application being taken, can also be considered.

The following conditions are also applicable:

- A maximum payment of up to £5000
- Only **one** payment can made per household in any two year period
- No cash payments will be made.

The following checks will also be undertaken before any payment can be made:

- That the Household has not made itself homeless intentionally
- That the applicant has no other resources available (Such as savings or an interest in a property or any other assets) or other funding that could assist such as Discretionary Housing Payments (DHP).
- A financial wellbeing assessment with the Councils recognised Money Advice Service.
- That the applicant is homeless or threatened with homelessness if a payment from the fund is not received.
- Where used to support access to accommodation checks should be undertaken to ensure the accommodation is affordable and suitable
- That the household has not already received a payment from the fund in the previous two years.
- The Housing Solutions Team should assess the sustainability of any planned outcome before the solutions fund is used. The Solutions Fund should not be used to defer homelessness it should be used to address the root causes. For example mortgage arrears should not be paid if the applicant's circumstances means that there will quickly be arrears again.

The fund will be administered as followed:

- Grants up to £600 can be authorised by the Senior Housing Solutions
   Officer or the Senior Housing Solutions Advisor.
- Grants up to £2000 can be authorised by the Housing Solutions
   Manager.

 Grants between £2000 and up to £5000 to be authorised by the Head of Strategic Housing or the Director of Housing and Health.

## 5. Monitoring

All applications to the Solutions Fund will be recorded even when an application is not successful. The Housing Solutions Policy Officer will review the spreadsheet quarterly and will produce an annual review of the fund and the policy.

#### 6. Further information

If you would like further information about this protocol please contact Tamworth Borough Councils Strategic Housing Service

In writing:

Marmion House,

Lichfield Street.

Tamworth,

Staffordshire,

B79 7BZ

By telephone:

01827 709709

#### 7. Complaints

Tamworth Borough Council has an established corporate complaints and compliments procedure called "Tell Us". Information on how to make a complaint or give a compliment is outlined on the Councils website

### http://www.tamworth.gov.uk/tell-us-your-suggestions

The information is also available at all Tamworth Borough Council Offices and on the website.

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