

LANDLORD SERVICES HARDSHIP FUND

Introduction

A hardship fund is available to alleviate some of the problems associated with extreme indebtedness and poverty. The fund is currently £20,000 per annum and will be awarded on a basis of need until such time that the fund is exhausted. This will be met from the Housing Revenue Account under such will be paid as a payment and not a loan.

Tamworth Borough Council recognises that some of its council tenants suffer severe hardship, putting their home and family at risk, without the means to help themselves especially with the changes in welfare benefits.

This scheme is open to all Tamworth Borough Council tenants and will be managed by the income team.

Purpose of the scheme

- To assist council tenants who have severe debt issues affecting the payment of monies to Tamworth Borough Council.
- To assist council tenants in reducing debts by arranging to match customer payments.
- To assist council tenants on a one off basis.
- To encourage the ownership of financial matters for council tenants and develop financial capability in individuals (payments conditional on customers engaging in budgeting skills training).
- To assist council tenants with non dependants for a period of up to 3 months as long as they are working with the Tamworth Borough Council to engage the non dependant in making the required payments.
- To assist council tenants who are subject to a under occupancy charge and have a maximum of 3 months until their circumstance will meet the bedroom requirements and they have no means of paying the charge.
- To assist emerging Tamworth Borough Council households up to a maximum of 3 months until their circumstances will meet the appropriate bedroom need.
- To assist council tenants who have been affected by the welfare reforms particularly those who have had their benefit capped in seeking and preparing for work.

- To identify other hardship funds that may be beneficial to the council tenant.
- To assist council tenants to move to smaller accommodation.
- To alleviate poverty.

Who can apply?

Tamworth Borough Council tenants

- Who owe Tamworth Borough Council more than £400
- Who have combined debts of amounts in excess of £3,000 (In addition to the debt owed to Tamworth Borough Council)
- Are excluded from applying if they are the subject of any investigation in relation to any breach of tenancy condition or the debt has arisen because of a deliberate act of the tenant (vandalism of the property, fraudulent activity)

Employees of Tamworth Borough Council are not eligible to apply to the Hardship Fund. Employees in hardship should contact their Human Resource Department.

Exceptions

If an application does not meet the required criteria, but the Tamworth Borough Council tenant has suffered hardship due to illness, loss of partner, redundancy or any other life changing event and it is felt that a one off payment may help the tenant sustain their accommodation then an application should be submitted. These applications will be assessed on an individual basis.

Who can complete the application?

- The Tamworth Borough Council tenant
- By a representative of the council tenant (including employees of Tamworth Borough Council) subject to signed consent being granted by the tenant.
- And any other Advocate or Money Mate

Representatives should advise the council tenant of other funds/charities that may be able to assist.

Outcome

Successful applicants may receive assistance up to a maximum level of £250 either by:

- Matching payments off arrears for a period of 13 weeks up to a maximum of £250 in total (the assistance being payable at the end of the period if the council tenant

maintains agreed repayments arrangements). If the council tenant is on a limited income and can only pay minimal amounts, the full award will be given. The less well off in an arrears matching process would otherwise receive less help towards the debt. Failure to maintain the repayment agreement will render the agreement void.

- The arrangement will be subject to a 4 weekly review with the Income Maximisation Co ordinator through pre arranged appointments. Failure to participate in reviews will render the agreement void.
- A one off payment up to the value of £250 to the account in exceptional circumstances (exceptional circumstances may be any of the following debts: preventing access to housing; preventing homelessness; major trauma; no disposable income; high proportion of expenditure for essential items where this is an example of value for money i.e. cheaper funding than more expensive options).

Conditions

Tamworth Council tenants must:

- Complete an income and expenditure form
- Consider Debt Counselling
- Participate in a Welfare Benefit assessment to identify unclaimed benefits
- Provide proof of 'other' debts
- Disclose if an application has been made to any other Hardship Fund
- Supply all information within 3 months of the date of the application otherwise application will be closed.
- Agree to undertake training for budgeting skills as determined by the panel assessing the application.
- Successful claims will require the council tenant to demonstrate that they will make every effort to maintain regular payments until such time as the debt(s) owed to Tamworth Borough Council are cleared in full. Evidence will be a commitment to the Income Maximisation Co ordinator, referral to Citizens Advice Bureau, or any other partner agency and proof of attendance at budgeting skills training session.
- Only one application per household can be made.

Assessing the Claim

- The Income Maximisation Co ordinator will ensure that the qualifying criteria is met

- A letter will be sent to the council tenant acknowledging the application with a timescale of expected decision.
- The application is assessed for any income maximisation opportunities.
- A Panel consisting of 1 member from the Tenancy Sustainment Team and an officer at Housing Manager Level 7 will consider the application for council tenants. This **must** be officers who have had no dealings with account.
- The application needs to be considered as soon as possible after receipt and in any event within 10 working days of a completed application.
- Following the decision, the council tenant will be informed in writing within 5 days of the decision being made. The Income Maximisation Co ordinator will retain files and inform relevant staff of the outcome. The decision will include requirements of the applicant to undertake necessary debt advice and/or budget skill training.
- In the case of successful application from a tenant, the Housing Officer will monitor the account if an arrears repayment match is approved. Where payment is required to the account, the Tenancy Sustainment Team will process payment to the account

The panel will consider the application taking into account:

- The reason for the debt
- Attempts to reduce the debt
- Attempts to find smaller accommodation
- Attempts to find work or training
- Mitigating circumstances such as ill health or trauma
- Vulnerability
- A request for a Discretionary Housing Payment has been refused
- Determine the contract details for the applicant to meet, for example, debt advice, budget skill training

Authority

- The Panel has the discretion to award any amount up to the maximum of £250 via 'match arrears repayments' or one off grant

- There will be no right of appeal as the fund is a voluntary arrangement offered by Tamworth Borough Council Housing and Health department to Tamworth Council Tenants.

Sue Philp
Tenancy Sustainment Manager

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