



Tenant Support Fund

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Housing Services

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Document Responsibility		
Name	Document title	Service
Andy Kefford	Tenant Support Fund	Housing

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Document Review and Approvals		
Name	Action	Date
Housing Committee	Approved	06 December 2023

1 INTRODUCTION

- 1.1 Stroud District Council (SDC) recognise that in some circumstances tenants may find themselves in financial hardship. This may be as a result of changes in employment status, relationship breakdown, or any other reason. Financial hardship, particularly due to the cost of living crisis and increase in costs, including rents and service charges, may have a detrimental impact on tenants. In recognition of this, SDC have introduced a Tenant Support Fund.

Aims

- 1.2 The aim of the tenant support fund is to ensure that there is a clear and consistent framework within which applications for financial assistance are considered and accepted.
- 1.3 The fund is designed to ensure:
- Tenants are supported to access financial assistance in times of financial hardship,
 - Tenants are supported to access employment, education, volunteering in order to improve their prospects of obtaining employment and improving their financial position,
 - Tenants are provided with opportunities to reduce housing related debt,
 - Tenants are able to access support that may prevent the household from becoming homeless.

Scope

- 1.4 This policy extends to all current SDC tenants, including those accommodated in temporary accommodation and shared ownership. This policy is not applicable to leaseholders or garage tenants.
- 1.5 Funding for this policy has been approved by the Housing Committee for the period of 2023/24 through until 2027/28.

2 THE TENANT SUPPORT FUND

- 2.1 SDC recognise the importance of supporting residents, particularly where difficulties faced are due to the economic environment. This fund has been developed to ensure there is a level of protection and support available to tenants in the most need.
- 2.2 The tenant support fund is available to existing SDC tenants, including those accommodated in temporary accommodation. Residents that own part of their own home (shared home ownership) will be eligible for any rent related hardship. In exceptional circumstances, applications for the fund from non-tenants may be considered at the discretion of the Strategic Head of Housing or Strategic Director of Communities.
- 2.3 The fund is intended to be used for those who are genuinely in financial need and not to support unreasonable or unsustainable spending by tenants on non-essential items. All applications to the fund will be treated on their merit and decisions will be made based on that households specific financial and personal circumstances. Applications for the fund may be awarded on a grant or interest free loan repayment basis.

2.4 Whilst the main intention of this fund is to ensure tenants are supported to maintain their rent and service charge payments, the fund can also be used creatively to support long term financial improvements. Such applications may include, but will not be restricted to:

- One off payment to clear or reduce rent arrears,
- To facilitate attendance at a job interview,
- Payment to meet a shortfall in rent,
- The purchase of everyday items to avoid undue hardship,
- To pay for bulky waste removal,
- To clear rechargeable repair invoices,
- To pay for a lock change and/or replacement door fob

2.5 The tenant support fund is a discretionary fund introduced by SDC to support tenants of the Council. There is no statutory right to a payment from the fund and no appeals process. If the applicant is dissatisfied with the outcome of the panel, they will be invited to submit a fresh application with additional reasoning and supporting evidence.

Awarding a payment from the fund

2.6 A panel of senior staff will consider whether to award a tenant support fund payment. In deciding whether to award a payment, the panel will consider:

- Whether the tenant support fund is the most suitable funding stream for the application
- Whether all relevant avenues for alternative support have been exhausted i.e. DHP, homelessness prevention fund etc
- Any steps the claimant has taken to resolve their situation,
- Any steps the claimant needs to take to resolve their situation,
- The individual circumstances of the household, including medical and/or disability of the household
- All income received by the household, irrespective of whether the income may be disregarded under welfare benefits
- Any savings or capital held by the household
- Whether SDC have taken court action against the household due to tenancy breaches
- Whether a payment would have a detrimental impact on the applicants housing benefit/universal credit claim(s)
- The exceptional nature of the claimant and the family's circumstances, including vulnerability.

2.7 If a payment is awarded, the following conditions will apply:

- Only one payment will be awarded within the financial year,
- Each payment will be capped at a maximum of £1,500.

2.8 The number of awards and value of the award may be increased in exceptional circumstances, approved at the discretion of the Strategic Head of Housing or Strategic Director of Communities.

2.9 Repeat applications over multiple years will only be considered where the claimant can demonstrate they have taken all reasonable steps to work with the Council and partners to improve their financial position. Repeated applications for support for rent arrears will not be accepted where the evidence shows the rent was affordable.

- 2.10 In most instances payment will be made directly to the rent account or to the debtor agency rather than to the tenant directly. The application and panel determining the payment awarded will agree how this should be made. It may be appropriate that payment to the tenant is made in voucher form.

Change of circumstances and fraud

- 2.11 Housing staff must ensure that where a claimant's circumstances have changed prior to a payment being made, and this would have an impact on the reasons why the panel approved an award, the housing officer must notify the panel as this may result in the payment being withdrawn. Where officers are unsure whether a change of circumstances has a material difference, they should notify the panel.
- 2.12 The Council is committed to supporting tenants in financial hardship, however if there is any reason to suspect an application has been fraudulent, the Council will refer the matter to the corporate fraud team for investigation. This may result in the payment being withheld if not already made, or recharged to the tenant where a payment has been made.

3 ROLES AND RESPONSIBILITIES

- 3.1 The Housing team will take a proactive approach to identifying housing tenants that may be facing financial pressure to discuss how they can support the tenant to overcome these pressures. The team will also take responsibility for advertising the fund, including supplying detail on the Council's website.
- 3.2 The day to day responsibility for submitting applications for the fund lies with the Tenancy Management team. Individual officers are able to complete an application on behalf of the applicant, providing justification for why the request should be approved. When submitting an application to the fund, the requester will have considered all other available options to resolve the matter prior to submitting the request.
- 3.3 The request for funds will be considered by a panel, made up of a member of the housing quality assurance team and a manager in the housing team. A minimum of two staff members will be required to consider each application.
- 3.4 The Housing Quality Assurance team are responsible for monitoring the effectiveness of the policy. This will include recording the reason for decisions, the outcomes made on applications and ongoing spend in year.
- 3.5 The Strategic Head of Housing, in conjunction with finance, are responsible for oversight of the fund. Spending of the fund will be reported to Housing Committee annually.

4 RELATED DOCUMENTS

The Tenant Support Fund links with the Council's following key documents:

- Council Plan
- Income Management Strategy
- Income Collection and Recovery Policy
- Rents and Service Charge Policy

5 APPENDICES

- A. Tenant Support Fund procedure
- B. Tenant Support Fund application
- C. Tenant Support Fund log