

Customer Support Fund Policy

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| Person Responsible: | Chair |
| Customer consultation arrangement: | None |
| Approved by: | |
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| Version | Date amended | Amendments |
| 1 | 19.08.22 | New policy |
| 2 | 29.07.24 | Minor updates to eligibility criteria. Put into LVRHA policy template, strengthened sections around quality & diversity and regulation. |

CUSTOMER SUPPORT FUND POLICY

1 Purpose

The Customer Support Fund will help support our customers by providing practical one-off support to those who are faced with a financial crisis or who are struggling with an unexpected expense. The general principle is that the fund will aim to meet emergency needs with essential goods and services. It is not therefore intended to be used to pay for day-to-day expenses, ongoing debt, or general support.

The main aim of the Customer Support Fund is to alleviate the stress and trauma caused by financial hardship and poverty. In so doing, we hope that the Customer Support Fund will help support our customers economic resilience, improve tenancy affordability and sustainability, and contribute to their health and wellbeing.

2 Policy

Aims and Objectives

- To alleviate the stress, trauma and deprivation caused by poverty/ necessitous circumstances
- To help provide food and support access to other basic well-being necessities e.g., nappies, hygiene products, toiletries, and other essential household goods
- To provide basic and essential furnishings and white goods etc
- To provide help with travel costs in an emergency
- To provide emergency utility support
- To support Broadband set up costs
- To support with any additional costs associated with the pursuit of employment
- To provide help with school uniform costs

(nb. This fund should not be used to cover costs associated with the management of the tenancy – provision of skips, garden clearance/tidy etc. – Such things should be funded through individual TP budgets)

Eligibility criteria

To ensure that the resources available are used in the best way possible, we have an agreed eligibility criteria against which we'll assess all applications to this fund. The eligibility criteria will help us to make sure that we treat everyone fairly and ensure that those people in most need of our help will receive it. Each application will be considered on its individual merits.

The scheme is open to any **Lune Valley Rural Housing Association Customer** who holds a tenancy agreement and who meets the eligibility criteria. Discretion may also be used in exceptional circumstances to extend access to the fund to include household members.

Lune Valley Rural Housing Association is particularly concerned to support those in the following priority groups.

- Those customers for whom it is more difficult to establish and maintain a safe and secure home due to; age, mental illness, disability, long-term illness, experiencing domestic abuse or fleeing domestic abuse, requiring assistance to establish a new home following a period of homelessness
- Families that have dependent children in full-time education or who have special educational needs
- Single expectant mothers
- Teenage parents (16-21yrs) and their children
- People experiencing the effects of alcohol and drug misuse

The expectation will be that any customer will only be considered for the scheme once a thorough assessment of their circumstances has been undertaken by a member of the Income Team. **However, for the fund to remain flexible some discretion as to the depth of that assessment may be necessary in urgent circumstances.**

The applicant should be willing to undertake an income and expenditure assessment to determine need and circumstances.

The application will only be processed once it has been established that the applicant has no disposable income and it can be confirmed that they have considered all other avenues of support that may be available to them, whether it be from statutory bodies, suppliers, charities, or family and friends.

Exclusions

- No cash gifts will be given
- No single gift should normally exceed the value of £250
- Those customers who have been assisted by the fund within the last six months
- Payments will not be paid for debts such as rent arrears (Lune Valley or any other landlord) utility debts (however, emergency one-off payments to reconnect supplies may be eligible)
- Those proven to be the perpetrators of Anti-Social Behaviour will be considered for support on a case-by-case basis

In exceptional circumstances, discretion may be used to approve a one-off gift that exceeds the maximum value or to award for a reason that sits outside our stated aims and objectives.

Referral process

All referrals must be assessed by a member of the Income Team, but customers can be encouraged/helped to apply by a member of staff from the Managing Agent.

All referrals must be approved by the Income Manager/Financial Inclusion Specialist who will ensure that the application form is completed in full, that a thorough assessment has been undertaken, that all appropriate alternative avenues of support have been explored, that the proposed expenditure meets the aims and objectives of the scheme and that appropriate records are kept and monitored.

Referral Form

The referral form must be completed in full for eligibility to be properly assessed and processed. This is to ensure the appropriateness of expenditure and to monitor the effectiveness of the fund.

Referral process – Checklist

- Need is identified and Customer Support Fund application form is completed by a member of staff from the Managing Agent with information from and on behalf of the Customer. (This could be within or without the context of support already being provided). If appropriate, the application is then forwarded to the Income Team
- Income Partner (IP) or Financial Inclusion Specialist (FIS) checks and confirms that the application meets both the aims and objectives of the fund and the eligibility criteria.
- (IP) or (FIS) undertakes a thorough assessment, taking into consideration both the financial circumstances of the applicant and whether other sources of support and/or funding may be available to them and to which they could be referred, further to the item or support applied for. This may be from statutory bodies, suppliers, charities, or family and friends.
- At this stage the IP or FIS should also consider whether the applicant may need additional advice, information, and support beyond the application to the fund. This should then be provided in the usual way through direct support from the IP or FIS, a referral to the FIS for more in-depth advice, and/or engagement with an external partner(s), as appropriate.
- IP or FIS completes the relevant section on the application form confirming eligibility (or otherwise) for support and the outcome of the assessment.
- Application form is reviewed and approved/denied by the Income Manager/Financial Inclusion Specialist
- Decision to approve or deny the request and the reason is recorded on the application form and in the records
- If approved, Income Manager/Financial Inclusion Specialist organises the purchase of goods/services according to agreed procedures
- Decision communicated to the applicant

Notification

Once the application has been processed, the applicant will be contacted to confirm the outcome of the decision to approve or decline.

3 Regulatory

Consideration will be given to the Regulator of Social Housing's (RSH) Consumer Standards and LVRHA's Charitable Objects. The objects state that the Association was formed for the benefit of the community and specifically around the business of providing and managing social housing.

There are many competing investment priorities for housing associations and an obligation under the RSH Value for Money Standard to make optimal use of resources. In deciding to implement a fund, the board will need to be assured that it would be a good use of the association's assets in the wider context of available resources, risks, and other duties that it must comply with to ensure long-term financial viability.

There is no specific regulatory requirement to have a policy for hardship funds. In navigating the issues listed above the Board will ensure that there is clear eligibility criteria and approach to offering financial support via this policy.

4 Equality & Diversity

LVRHA believe all people should be treated with dignity and respect regardless of their age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race (including, nationality, ethnic or national origins), religion, belief or non-belief, sex, or sexuality or by association with someone with any of these characteristics or perception of having any of these characteristics.

LVRHA is aware of our responsibilities under the Equality Act 2010 and is committed to equality, diversity and inclusion. We will endeavour to provide a service that seeks to meet the needs of a particular individual or household and ensure no one is disadvantaged in accessing our services. We recognise that some of our customers may have permanent or transitory vulnerabilities and where customers require additional support, we will endeavour to make reasonable adjustments

5 Monitoring and Review

This policy will be reviewed every three years, or where there have been significant changes to regulation, legislation, operations or best practice to warrant a further policy review.