

STROUD DISTRICT COUNCIL

HOUSING COMMITTEE

TUESDAY, 5 DECEMBER 2023

Report Title	Tenant Support Fund			
Purpose of Report	The purpose of this report is to present a Tenant Support Fund. This is a new fund that is being introduced to support SDC housing tenants who are experiencing financial hardship to overcome it.			
Decision(s)	The Committee RESOLVES to: a) Approve the Tenant Support Fund with immediate effect b) Delegate authority to the Strategic Head of Housing to make changes to the policy in consultation with the chair and vice chair of Housing Committee			
Consultation and Feedback	The Tenant Support Fund has been reviewed and considered by senior housing staff and presented to members of the Strategic Leadership Team. Tenant representatives of the Housing Committee have met to discuss the policy and have been given an opportunity to provide feedback.			
Report Author	Andy Kefford, Strategic Head of Housing Email: andy.kefford@stroud.gov.uk			
Options	The alternative option is that SDC do not introduce a Tenant Support Fund.			
Background Papers	The concept of a Tenant Support Fund was presented in the 2023/24 Housing Revenue Account Medium Term Financial Plan report at Housing Committee in December 2022.			
Appendices	Appendix A – Tenant Support Fund			
Implications (further details at the end of the report)	Financial	Legal	Equality	Environmental
	No	No	No	No

1. Introduction / Background

- 1.1 There are several reasons why SDC Housing tenants may be facing financial hardship in the current economic climate. This could be as a result of relationship breakdown, changes in employment status, issue with their benefit claim, less hours and income, due to the national cost of living crisis or the increased mortgage interest rates (for our shared ownership tenants). Financial hardship can impact on any of our tenants at any time.
- 1.2 SDC recognise the importance of supporting our housing tenants during periods of financial uncertainty. Financial worries can result in tenants falling behind with their rental payments and in turn this increases the risk of them losing their home. This impacts on the tenant, their household and the Council's ability to provide services due to lost income

collection. By providing tenants with advice and support, we recognise the health and wellbeing benefits to our tenants by reducing financial pressures.

- 1.3 During the 2023/24 budget setting process, £200,000 was approved to create and deliver a “Tenant Support Fund” for SDC housing tenants facing financial hardship during 2023/24. Funding has been budgeted for this purpose until 2027/28 and is to ensure tenants have access to support with any rental increases and/or the proposed introduction of service charges.
- 1.4 This policy has been written to set out the scope of the fund, with the aim of ensuring tenants are supported in times of financial need.

2. Main Points

- 2.1 The introduction of a Tenant Support Fund is not a statutory requirement and is being introduced to ensure that there is a level of support and protection for SDC housing tenants that find themselves in financial hardship. The fund is intended to be used for those who are genuinely in financial need and not to support unreasonable or unsuitable spending.
- 2.2 The aims of the fund are set out in 1.3 of the documents. In summary this document is to ensure there is a clear and consistent framework within which applications for financial assistance are considered and accepted.
- 2.3 The main intention of the fund is to ensure that SDC housing tenants are supported to maintain their rent and service charge payments. However, there is an element of discretion that can be applied where a request for payment is likely to lead to the applicant having an improved financial position in the future or a community benefit, for example, a payment may be granted to facilitate attendance at a job interview or to pay to remove bulky waste that the tenant could otherwise not afford.
- 2.4 The housing team will take responsibility for advertising the fund and it will be documented on our website. Any SDC housing tenant that is facing financial hardship will be encouraged to contact their housing officer to discuss signposting to relevant services and to access support, which may include an application to the fund. In addition, the housing team will use the data we have available to identify tenants that may be facing financial pressures and proactively contact them to offer assistance. Requests for the fund will be administered by applications completed by the housing team. To ensure consistency and an auditable record, applications for the fund will be considered by a panel comprising of two members of housing staff. A clear record of decisions and awards will be recorded and kept under review.
- 2.5 Payments awarded through this fund will be restricted to one payment per financial year, up to a maximum of £1,500. In exceptional circumstances the number of payments and/or value of the award may be increased at the discretion of the Strategic Head of Housing or the Strategic Director of Communities.

3. Conclusion

- 3.1 Whilst the introduction of this fund is not a legal requirement, it does represent best practice and demonstrates our commitment to ensuring that our tenants are provided with advice and support to enable them to overcome financial difficulties.
- 3.2 This fund will not allow tenants to become reliant on it, but it offers a safety net for those in genuine need of financial support. It is anticipated that provision of this fund will result in improved health and wellbeing of our residents due to reduced financial pressures.

4. Implications

4.1 Financial Implications

There are no direct financial implications resulting from this report.

A budget of £200k is included within the base budget for the Tenant Support Fund. This budget was put in place to support tenants facing financial hardship through the cost of living crisis, and is set to gradually reduce down to nil over a four year period. The fund would need to be managed within the funding set aside in each year.

Lucy Clothier

Tel: 01453 754343 Email: lucy.clothier@stroud.gov.uk

4.2 Legal Implications

There are no significant implications within this category.

One Legal

Tel: 01684 272691 Email: legalservices@onelegal.org.uk

4.3 Equality Implications

An EIA is not required because this fund will be open to all SDC tenants, including those in Independent Living, temporary accommodation and the rent element of those in SDC shared ownership homes. This is a discretionary fund that will be administered by application, considered by a panel to ensure consistency and transparency of decision making. Each application will be considered on their merits and full consideration will be given to any relevant fact.

4.4 Environmental Implications

There are no significant implications within this category. This policy sets out the aim supporting SDC housing tenants who are experiencing financial hardship and how we can support to maintain their rent accounts and tenancy.