



Hardship Fund Policy

June 2024

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1. Introduction

- 1.1. SW9 Community Housing is a community-based housing provider and as such is committed to providing assistance to those SW9 tenants facing hardship to enable independent living. This hardship fund is only available to assured tenants and is a one-off payment, not a rolling benefit.

2. Purpose of the Hardship Fund

- 2.1 The Hardship Fund is to support eligible SW9 tenants facing short-term hardship. This is not an emergency fund and cannot be used to cover any rent or service charge arrears.
- 2.2 The Hardship Fund shall not be used for any other purpose other than that described in the application form. Applications for items such as white goods will be assessed at the discretion of the Neighbourhood Services Team.
- 2.3 It also cannot be used to help with decorating expenses. If a tenant thinks they eligible for a decorating allowance, they should get in touch with the Property and Estate Services Team and the Neighbourhoods Team.
- 2.4 The Hardship Fund meets the needs of The Articles of Association (June 2020) where point 3.3 of the article's object states:

The Company's Objects are specifically restricted to the following:

"The prevention and/or relief of poverty in the Area of Benefit and surrounding areas".

- 2.5 The policy sets out a framework for the processing of the hardship fund. The overall aim of the policy is: "to have a consistent, transparent, tenant focused process with relevant assessment, evaluation procedures and monitoring systems in place".

3. Policy Statement

- 2.6 SW9 Community Housing's mission statement is to: "work in partnership with local people to provide effective and sustainable housing services, enabling our community to flourish."
- 2.7 SW9 Community Housing's values are:
- We put the customer first
 - We are focused on quality
 - We believe in locally delivered services
 - We put tenants at the heart of our organisation
 - We believe in building on our heritage
- 2.8 Supporting tenants facing hardship through this policy is one way in which we prioritise their needs and enable them to find a way to move forward in confidence.
- 2.9 This policy sets out the way in which the hardship fund will be applied for, reviewed, awarded and monitored.

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4. Eligibility

- 4.1 Only SW9 tenants facing hardship are eligible, and who meet the criteria outlined on the application form.
- 4.2 Tenants must provide relevant documentation supporting the application to justify funding.

Example of relevant documentation includes, but is not limited to:

- Building society / bank statement
- Academic letters

5. Application Process

- 5.1 The application process follows these steps:
- Complete an application form (available on our website or hardcopy from reception).
 - Completed application forms to be submitted to SW9.
 - The application will be assessed by a member of the Neighbourhood Team within 7 working days of receipt.
 - If the award cannot be determined from the application, a member of the Neighbourhood Team may contact you for further information/evidence. This may delay any final decision being determined.
 - Once a decision has been determined by a member of the Neighbourhood Team, it will be passed onto a member of the Senior Leadership Team to approve.
 - The applicant will be informed of the final decision within 10 working days from the application date and of any award granted.
 - The applicant will be requested to provide further details e.g., bank or supplier details.
 - The final award will be processed within three working days. However please note that the Finance Team processes payments every two weeks which can affect processing times.

6. Amount Awarded

- 6.1 The amount to be awarded will be determined by a panel initially assessed by a member of the SW9 Neighbourhood Team, who will then pass their final recommendations to a member of the Senior Leadership Team for final authorisation.
- 6.2 The award might not always be of monetary value; at times it might take the form of a voucher or include a referral to an external support group.
- 6.3 The award amount is up to £250 in goods per application, per household.

7. The Agreement

- 7.1 Once an application has been successful, and before SW9 funding is provided, an agreement must be signed by the Recipient (tenant), outlining the terms and conditions of the fund. This is hereafter called 'the Agreement' in this policy. The template for the Agreement is found in Appendix A.

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8. Payment of Hardship Fund

- 8.1 No funds shall be paid unless and until SW9 Community Housing is satisfied that such payment will be used for the purpose as set out in the application form.
- 8.2 SW9 would usually pay the money into the bank account of the applicant (tenant) who applied for the fund or to the supplier e.g., for purchasing of white goods.

9. Use of Hardship Fund

- 9.1 The awarded fund shall only be used by the Recipient (tenant) for the sole purpose as set out in the application form.
- 9.2 Should any part of the Hardship Fund remain unspent at the end of the financial year, the Recipient shall ensure that any unspent monies are returned to SW9 Community Housing. This will be monitored by the Neighbourhood Team.

10. Accounts and records

- 10.1 The Recipient shall provide SW9 Community Housing, where possible, accurate and up-to-date accounts such as receipts for where the hardship fund is spent.

11. Withholding, Suspending and Repayment of Grant

- 11.1 SW9 Community Housing's intention is that the Hardship Fund will be paid to the Recipient in full. However, without prejudice to SW9 Community Housing's other rights and remedies, SW9 Community Housing may, at its discretion, withhold or suspend payment of the fund and/or require repayment of all or part of the fund if:
- the Recipient uses the Hardship Fund for purposes other than those for which it has been awarded;
 - the Recipient obtains duplicate funding from a third party for the same purpose;
 - the Recipient provides SW9 Community Housing with misleading or inaccurate information;
 - the Recipient commits or has committed a Prohibited Act;

12. Complaints

- 12.1 If a tenant would like to make a complaint about the hardship fund, they can raise a complaint as per our Complaints Policy. This can be found on the SW9 [website](#).

13. Monitoring

- 12.2 A record of all grant awards will be kept and reported to the Services Committee on an annual basis.

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14. Related documents

- SW9 Hardship Fund Application Form.
- SW9 Hardship Fund Agreement.
- Complaints Policy

15. Legislation and Regulation

15.1 The legislation listed in this policy is not intended to cover all legislation applicable to this policy. To meet the required standard of the Regulator of Social Housing, namely the Governance & Financial Viability Standard on adherence with all relevant law, SW9 will take reasonable measures to ensure compliance with any and all applicable legislation by reviewing policies and procedures and amending them as appropriate. The legislation listed within this policy was considered at the time of the development of this policy, but subsequent primary and secondary legislation, case law and regulatory or other requirements will be considered and the policy reviewed and adopted in accordance with the requirements set out therein, even should such subsequent legislation not be explicitly listed within this policy. Any queries relating to the applicable legislation should be directed to the policy author.

16. Equality and Diversity

16.1 We will apply this policy consistently and fairly and will not discriminate against anyone based on any relevant characteristics, including those set out in the Equality Act 2010.

17. Review

17.1 All policies should be reviewed every 3 years as a minimum, or sooner if there is a specific legislative, regulatory or service requirement or change in guidance, law or practice.

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