

# Customer Support Fund Policy



Directorate: Communities

Date of Issue: March 2022

Review Date: March 2025

Version: 1

## Document Information

### Scope:

This policy sets out Salix Homes' commitment to supporting our customers who find themselves financially in a one-off crisis situation and sets out the circumstances in which Customer Support Fund payments will be made.

It sets out criteria for awarding payments but recognises that each application needs to be considered on the individual circumstances of the customer.

It also provides details of:

- when we will award a payment from the Customer Support Fund.
- how much we will award.
- how to apply for a Customer Support Fund payment.

### Service Standards / Performance Measures / Corporate Strategy:

Customer Support Fund payments will be documented and monitored by Income Manager, Income Supervisors, the Tenancy Sustainment Manager and Partnership Manager.

To help achieve our objective of delivering services that continuously improve and to ensure that we meet all statutory obligations, Salix Homes has systems and processes in place which allow us to monitor and evaluate our performance.

The Board and Customer committee will receive regular updates, detailing the following information which will be monitored on a monthly basis:

- Number of applications for payments from the Customer Support Fund received
- Number of Customer Support Fund payments awarded
- Number of Customer Support Fund applications refused
- Amount of payment agreed per application
- Total amount of Customer Support Fund payments awarded

### Risks:

**Name of overall post responsible for risk management – Executive Director of Resources**

Document Information
<p>Risks will be managed by the Service Director - Communities and mitigated through adherence with the Customer Support Fund policy and associated procedures.</p> <p><b><u>Risks, controls and actions related to the policy</u></b></p> <p>SR02 Rent arrears/loss of rent due to bad debts greater than planned / greater than expected cost of rent collection</p> <p>Controls and actions:</p> <ul style="list-style-type: none"> <li>• Income Management performance framework in place and monitored</li> <li>• Full suite of rent collection policy and procedures</li> </ul> <p>Risk of fraudulent claim made against the Fund</p> <p>Controls and Actions:</p> <ul style="list-style-type: none"> <li>• Implementation of the Customer Support Fund policy</li> <li>• Evidence required for application</li> </ul>
<p><b>Related Policy/Procedure &amp; Documents:</b></p> <ul style="list-style-type: none"> <li>• Income Collection Policy.</li> </ul>
<p><b>Related Legislation / Relevant Regulation:</b></p> <ul style="list-style-type: none"> <li>• N/A</li> </ul>
<p><b>Retention &amp; Legal Basis for Storage:</b></p> <p>Customer Support Fund applications and associated documents will be stored for no longer than 6 years</p>
<p><b>Stakeholders:</b></p> <p>The following stakeholders have been consulted in the revision of this policy:</p> <ul style="list-style-type: none"> <li>• Income manager</li> <li>• Tenancy Sustainment Manager</li> <li>• Partnership Manager</li> <li>• Customer Committee</li> </ul>
<p><b>Data Protection Impact Assessment (DPIA)</b></p> <p>See Appendix 3</p>
<p><b>Equality Impact Assessment (EIA)</b></p> <p>See Appendix 4</p>

## Introduction

1. Salix Homes recognises that customers may, on occasion, find themselves financially in a crisis situation. In order to provide support in these times a Customer Support Fund is in place so that customers can seek financial help if they need it.

## Policy Details

2. This policy sets out the circumstances when Customer Support Fund applications will be considered by Salix Homes and the amount a customer can be awarded
3. The following will be covered by the fund:
  - Rent arrears
  - White goods
  - Essential furniture
  - Clearance of property/garden
  - Removal costs if needed to improve their financial situation
  - Specialist medical furniture
  - Equipment needed to maintain garden/property condition
  - Food
  - Gas/electric

This list is not exhaustive, and applications will be considered on a case-by-case basis.

4. The following will not be covered by the fund:
  - Utility debts
  - Council tax
  - Non-essential bills
  - Non-essential household items
  - Fines
5. The fund will award up to:
  - £300 for help towards rent arrears
  - £500 for other circumstances

Requests for higher amounts will be considered in exceptional circumstances.

6. The fund will not make cash payments.
7. An award up to £500 can be made individually by the Income Manager, Income Supervisor, Tenancy Sustainment Manager or Partnership Manager.

8. Awards over £500 will need to be agreed by at least 2 of the above managers/supervisors.
9. The Customer Support Fund is a limited fund and is discretionary. Applicants will only be eligible to receive one award in any 12-month period and the Salix decision is final – if the application is unsuccessful a further application may be submitted after 6 months subject to funds still being available.

### Application process:

10. The decision-making process will include a full financial assessment and will consider:
  - Can income be increased from additional benefits?
  - Could household expenditure be reduced?
  - What efforts have been made to reduce any rent arrears, if applicable
  - Are there any other funds and / or support that the tenant would be eligible for (e.g. Discretionary Housing Payment, Budgeting loan, Salford Discretionary Support Fund from the council, charitable organisations in the utilities sector)
  - Mitigating circumstances and vulnerability of the customer – consideration to be given to applications supported by health or social care professionals.
  - Is joint funding with the customer or another agency an option?
11. The application will be made by Salix member of staff in conjunction with the customer. Evidence to support the application will be required e.g.
  - Proof of income
  - Evidence of debts
  - Completed income and expenditure
  - A recent bank statement from all accounts the customer (and partner) hold

Additional information will also be required to determine

- Why the customer needs support
- What action has already been taken to manage their finances and household budget and reduce any debts.

### Conditions of award of a Customer Support Fund payment:

- Applications for white goods and furniture only to be considered if the goods are not available via Salford Assist or Salix Recycled Furniture scheme.
- Where an application is for help to buy food, in the first instance food vouchers will be sought from Salford Foodbank. The Income Team and Tenancy Sustainment Team are able to supply these.

- Where an application is for help towards gas/electricity, in the first instance vouchers for gas/electric will be sought via the utility companies and other funds available for this purpose such as HACT.
- If applying as a direct result of under occupancy or benefit cap and the customer is struggling to pay the shortfall in rent, an application should be made for a Discretionary Housing Payment from Salford Council in the first instance. However, it is acknowledged that there can be delays with these applications.
- Where a payment is made to the rent account as a result of the customer struggling to pay their rent/arrears, an agreement must be made to make future payments e.g. by setting up a direct debit to cover the future rent and outstanding arrears, where applicable.
- The customer must agree to work with tenancy sustainment team when determined this would help customer from falling into crisis in the future.
- The customer must agree to referrals to specialist agencies for support where appropriate
- Property clearance will only be considered after ongoing engagement and having an action plan in place to prevent future deterioration of property and garden condition.

## Limitations of the policy

12. Salix Homes will not consider a Customer Support Fund application where:
- The customer is subject to legal action for breach of tenancy
  - Salix are working in partnership with GMP in relation to anti-social behaviour by the applicant
  - The customer is under investigation for Housing Benefit fraud
- Applications will be considered on a case-by-case basis.

## Responsibility

13. The Income and Tenancy Sustainment managers will be responsible for the implementation of this policy.

## Review

14. The policy will be reviewed by the Board periodically and no less frequently than every three years.