

Customer Support Fund Policy

Directorate: Communities

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1. Introduction

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

2. Policy Statement

- 2.1. 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.
- 2.2. It sets out criteria for awarding payments but recognises that each application needs to be considered on the individual circumstances of the customer.
- 2.3. It also provides details of:
 - when we will award a payment from the Customer Support Fund;
 - how much we will award; and
 - how to apply for a Customer Support Fund payment.
- 2.4. Salix Homes seeks to ensure that the application process for the Customer Support Fund is as easy as possible, and that customers are not dissuaded from applying for support during times of financial crisis.

3. Detail of the Policy

- 3.1. 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.
- 3.2. 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
- Carpets/appropriate flooring to some rooms where necessary to warm a home or where there are very young children and it is a safety issue.

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

3.3. The following will not be covered by the fund:

- Utility debts
- Council tax
- Non-essential bills
- Non-essential household items
- Fines

3.4. 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.

3.5. The fund will not make cash payments to customers. Salix Homes will provide vouchers or make payments for products/ services on behalf of the customer.

3.6. An award up to the amount of £500 can be made individually by the Income Manager, Income Supervisor, Customer Support Manager or Housing Manager.

3.7. Awards over £500 will need to be agreed by at least 2 of the above managers/supervisors.

3.8. As all awards will be via vouchers/ payments to the product/ service provider direct, Salix Homes can be assured that any award will be used as intended. On this basis, successful applicants will not be required to sign a separate grant agreement for the return of funds.

3.9. 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 an application is unsuccessful a further application may be submitted after 6 months, subject to funds still being available.

4. Application Process

4.1. The decision-making process will include a full financial assessment and will consider:

- Can their 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 customer 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.
- Is joint funding with the customer or another agency an option?

4.2. Officers of Salix Homes will support customers in the completion of an application. Evidence to support the application will be required, such as:

- Proof of income
- Evidence of debts
- Completed income and expenditure
- A recent bank statement from all accounts the customer (and partner) hold
- Any supporting information as provided by health or social care professionals

4.3. Additional information will also be required to determine:

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

5. Conditions of Award of a Customer Support Fund Payment

5.1. The following conditions will also apply when considering the award of a Customer Support Fund payment:

- Applications for white goods and furniture are 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, food vouchers will be sought from Salford Foodbank in the first instance. These will be provided by the Income Team and Customer Support Team.
- Where an application is for help towards gas/electricity, vouchers for gas/electric will be sought via the relevant utility company in the first instance 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. It is acknowledged, however, that there can be delays with these applications.
- Where a payment is made to the rent account due to 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 the Customer Support team when determined that this would help the 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.

6. Limitations of the Policy

6.1. Salix Homes will not consider a Customer Support Fund application where:

- The customer is subject to legal action for a breach of tenancy
- Salix Homes are working in partnership with GMP in relation to anti-social behaviour by the applicant
- The customer is under investigation for Housing Benefit fraud

6.2. All applications will be considered on a case-by-case basis.

7. Review

7.1. The policy will be reviewed by SLT periodically and no less frequently than every three years.

8. Monitoring

8.1. 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.

8.2. Records of all applications and their decisions will be maintained – including the permitted purpose of the award and the method of payment.

8.3. 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 broken down by age, gender, ethnicity, marital status and Neighbourhood patch.
- Number of Customer Support Fund payments awarded
- Number of Customer Support Fund applications refused
- Average amount of payment agreed per application
- Total amount of Customer Support Fund payments awarded by theme
- Any additional qualitative information, as appropriate

9. Roles / Responsibility

9.1. The Income, Housing and Customer Support managers will be responsible for the implementation of this policy.

10. Equality, Diversity and Inclusion

10.1. Salix Homes is committed to promoting and embedding a culture of equality, diversity and inclusion (EDI) within our workplaces and the communities we serve.

- Equality is about ensuring that every individual has an opportunity to make the most of their lives and talents;
- Diversity is recognising difference and responding positively to those differences;
- Inclusion is about creating an environment where our services and employment opportunities are accessible to all.

10.2. We are committed to meeting our obligations and duties under the Equality Act 2010 and to promoting equal opportunities both in the provision of services and in our employment practices. We will consider all the protected characteristics of the Act which are:

- Age
- Disability
- Gender reassignment
- Marriage and civil partnership
- Race
- Religion or belief
- Sex
- Sexual orientation
- Pregnancy and maternity

10.3. We also recognise that Socio-economic background is an area where inequalities exist and commit to addressing this disadvantage and inequality in our communities where able to do so.

10.4. We are also mindful of our duties under the Public Sector Equality Duty, which is to:

- Eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Equality Act 2010;
- Advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it; and
- Foster good relations between persons who share a relevant protected characteristic and persons who do not share it.

10.5. Where reasonable to do so, Salix Homes will make any reasonable adjustment to ensure compliance with the Act.

11. Related Documents

11.1. This Policy should be read in conjunction with the following documents

- Income Collection Policy
- Vulnerable Customer Policy
- Customer Support Fund Application Form