

CYC Tenant Hardship fund £80,000 Scheme Guidance

This fund will be used to provide targeted financial support to assist City of York Council Tenants. It will help individuals and families meeting rental payments where their finances are adversely affected due to COVID 19 issues from March 20th 2020 onwards.

Many have lost or are on severely reduced income and are unable to claim relevant benefits to make ends meet. This fund will also provide additional support above and beyond Discretionary Housing Payments and YFAS applications.

The main focus of this funding is for unpaid rent and arrears and assisting in supporting repayment plans going forwards. It's about helping people get on a sound financial footing and helping them minimise the effects of longer term debt.

Monitoring:

Reasonable evidence of financial circumstances for the past 4 months must be provided for audit purposes. It is expected that organisations participating will share information held (with consent) rather than asking people to re-submit information across organisations / departments.

Payments will be transferred directly onto the rental account with advice reason shown as CV19 Hardship funding.

The Head of Housing will monitor the scheme monthly and progress can be reported on to relevant meetings.

Proposed scheme:

Summary: A scheme to provide a one off payment to a household identified as needing financial assistance to pay rent arrears accrued since 20th March 2020.

Detail:

Housing to administer the budget – Helen Williamson is the Income Lead and will administer applications and money transfers once agreed.

Grants of up to £500 can be made directly to the rental account.

One payment only per household directly to the rent account.

Further discretionary payment can be made if agreed by the Head of Housing in exceptional circumstances.

Payments are made to assist households on low / no income and will be part of a package to improve the overall financial position.

Approval to be signed off by two officers; a Housing Team Leader or Housing Management Service Manager and Head of Housing.

Requests to be made on the agreed form which will be made available to partners through the Advice York network.

Requests must have evidence of the household's financial situation, assessment of income and outgoings and reasonable activity to improve the current financial position. This will assist not only in facilitating a one off payment but will demonstrate that the household is actively engaging with budgeting advice, debt management, local learning opportunities and signposting to work advice etc.

Requests can be made by any recognised organisation currently working with the household to provide money management and debt advice, support and advocacy.

Examples of these organisations include:

- Citizens Advice York (CAY)
- Organisations providing Housing related support
- CBSS staff operating the DHP scheme or YFAS scheme
- Any Housing staff within Housing Services (Housing Options, Housing Management Officers and Housing Registrations).
- Any Adult Social Care or Children Social Care Officers supporting households.

This is not an exhaustive list and consideration can be given to other referrals as long as evidence of financial hardship can be proven for the household and the household has a CYC tenancy.

It is expected that this grant will be one small part of an overall action plan to secure the longer term financial security of the customer in question.

Staff will ensure that help provided by this scheme will complement the wider efforts of the council and its partners to secure long term financial stability for individuals and families. This can include parallel applications to other help and support schemes such as YFAS, Council Tax Support digital inclusion help etc. and link in to wider community based support.

Examples of how this will assist are:

Remove some of the arrears and assist households to catch up with current payments and maintain repayment agreements going forwards leading to less likelihood of long term debt issues and financial insecurity due to non-payment.

Assist in enabling people living in our homes to access other items such as food, clothing and utilities, digital and social inclusion as well as help with their rent.

Consideration of application

The following will be taken in to consideration when determining the granting of payment:

- Consideration will only be given to arrears accrued during the specified period of 20th March 2020 onwards
- Households must not be in receipt of full HB/UC payments throughout the period.
- Households must not have a current UC/HB application in which is expected to pay arrears in full when assessed.
- Households furloughed since 20th March 2020 will be considered.
- Payments will not be made for non-payment of non-dependent deductions where these could be afforded by the non-dependent.
- We particularly welcome applications from households with children and from those who are considered vulnerable, for example due to long term health conditions or are registered disabled.

Discretion can be applied by the Head of Housing in exceptional circumstances where the above apply.