

Resident Hardship Support Policy & Procedure

February 2024

Version Control:

Version	Date	Author	Approver	Comments
1.0	25.01.2024	Director of Governance	HHRP & HHGL Boards	



Contents

Page

1.	Introduction.....	3
2.	Roles and Responsibilities	3
3.	Definitions and Eligibility Criteria.....	4
4.	Emergency / exceptional applications.....	4
5.	Application Procedure and Decision Making	5
6.	Appeal	6
7.	Review.....	6

1. Introduction

- 1.1 Heylo Housing Registered Provider (HHRP) is a Registered Provider of shared ownership housing. It aims to make housing across the UK more affordable and accessible for aspiring homeowners. Supported by the wider heylo group, in response to the cost-of-living crisis and other increasing financial pressures on our residents, this policy and procedure has been designed to enable HHRP to support its most vulnerable residents through exceptional and emergency situations.
- 1.2 This policy and procedure is discretionary. It places the heylo group under no obligation to consider or award applications for resident hardship support. However, it can provide a safety net for residents in an emergency situation or under exceptional pressure.
- 1.3 This policy and procedure operates only for the benefit of HHRP and Heylo Group residents. This assistance is not intended nor should it be used to replace statutory services or insurance arrangements that would otherwise be available.
- 1.4 This policy and procedure set out how an application can be made for amounts owing to the HHRP/Heylo Group to be 'written off' from the residents heylo account and the procedure that will be followed upon an application being received. No cash or other benefit will be awarded through this policy or procedure. This policy and procedure also explains what criteria will be used to reach decisions on applications made.
- 1.5 Applications will only be granted to benefit those deemed eligible as set out in this policy and procedure.
- 1.6 Any applicant applying under this policy/procedure must do so in accordance with our other relevant policies, procedures and relevant legislation. For example, should a ResiManagement staff member also be a resident of heylo, they would also be obligated to declare this interest in accordance with ResiManagement Code of Conduct and Declaration of Interest Procedure. Failing to do so may impact upon the success of the application as it will be noted that there has been a failure to appropriately adhere to existing policies and procedures by the Applicant.
- 1.7 An annual cap on the amount of funds that may be approved through this may be applied to the amount of funds awarded through the Resident Hardship Support further to which no further applications will be considered in that financial year.

2. Roles and Responsibilities

- 2.1 The HHRP Board and Heylo Housing Group Limited (HHGL) Board are responsible for approving this policy, keeping it under review and for ensuring appropriate governance and controls are in place to achieve compliance with this policy. They are also responsible for determining any annual cap.
- 2.2 The Resimanagement Executive Committee is responsible for and overseeing compliance with this policy and procedure while maintaining reporting to the HHRP and HHGL Boards on its use.
- 2.3 HHRP Board and Heylo Housing Group Limited Boards have confirmed that the operation of this policy and procedure must be in accordance with the financial regulations as set out in the governance policies and procedures within ResiManagement.
- 2.4 The Resimanagement Executive Committee therefore has delegated authority for:
 - 2.4.1 Reviewing and monitoring the use of this policy and procedure during the financial year, carrying out an annual review of all approvals so as to inform the HHRP and HHGLs consideration of the continuation of this policy/procedure for the forthcoming financial year.
 - 2.4.2 Ensuring this policy and procedure is kept up to date and implemented across ResiManagement business, ensuring that day to day activities are conducted to meet the policy requirements.
 - 2.4.3 Ensuring that the policy is operated in accordance with the internal ResiManagement policy, the Financial Regulations.
- 2.5 In accordance with the Financial Regulations, the following have delegated authority for considering

applications received:

- **The ResiManagement Chief Executive Officer:** Any application for an amount which equates to 3 months due payments for write-off
- **ResiManagement's Finance Committee:** Any application for debts between 3 and 6 months due payment
- **HHGL Audit & Risk / Finance Risk & Audit Committee:** Any application for debt which equates to over 6 months due payment (upon the recommendation of the ResiManagement's Finance Committee)

3. Definitions and Eligibility Criteria

- 3.1 An **Applicant** is the individual applying for the Resident Hardship Support. An applicant must be a resident of a HHRP or the Heylo Group property and have been referred to StepChange, which has given them appropriate advice and support in relation to their financial circumstances prior to this policy and procedure being considered, such advice and support not having been successful in changing their situation.
- 3.2 A prospective applicant must also meet the "**Hardship Test**", namely that the benefit to be awarded through or because of the Resident Hardship Support:
- 3.2.1 is not available to them through any statutory service or other means available;
 - and**
 - 3.2.2 will promote or protect the housing needs of the resident or their community;
 - and**
 - 3.2.3 the circumstances under which the hardship situation has arisen are not ongoing or persisting such that the applicant would require continuing hardship support or could become dependent upon it.
- 3.3 The amount applied for should be no more than is reasonably required to achieve the purpose.
- 3.4 Resident Hardship Support should not be utilised where insurance is in place and available for the benefit of the applicant or their household members. The applicant should be directed or assisted in obtaining the insurance as appropriate.
- 3.5 Examples of applications or activities likely to be approved include 'one off' purposes:
- When an applicant has a period of time when they are unable to meet their [HHRP/heylo group] payment obligations due to loss of employment, or sickness absence, but this situation is temporary, and they are able to show a return to previous income / support and no other form of payment plan is appropriate.
 - The applicant is under exceptional pressure, for example, due to a relationship breakdown, a house fire, or flooding, such that one off Resident Hardship Support would enable them to remain in their home which they can continue to afford.

4. Emergency / exceptional applications

- 4.1 There may be occasions where an application is made and the evidence to satisfy the Hardship Test is not evidencable at that time or the annual cap is reached.
- 4.2 In such circumstances, the ResiManagement Chief Executive Officer, ResiManagement's Finance Committee and/or HHGL Audit & Risk / Finance Risk & Audit Committee have a discretion to accept, consider and approve an application within the applicable financial thresholds. All emergency / exceptional applications should be recorded as such, and where necessary, any outstanding information or evidence must be obtained as soon as practicable to be kept with and in support of the application.
- 4.3 Annually, the HHRP & HHGL Board will review the use of Resident Hardship Support with particular

regard to the frequency and nature of emergency / exceptional applications to ensure that the appropriate process is being adopted.

5. **Application Procedure and Decision Making**

- 5.1 All applications must be submitted in accordance with the following procedure. Should an application not be submitted in accordance with this procedure or compliant with the eligibility criteria it may not be deemed to have been validly submitted and may not be considered.
- 5.2 Every request is carefully considered on a case-by-case basis.
- 5.3 Staff members should follow through with enquiries made directly to them and should consider supporting a resident to apply for Resident Hardship Support in accordance with this Policy.
- 5.4 Applications should be submitted via the specified form appended to this policy and procedure. Application forms should be completed online and/or sent to portfolio@heylohousing.com.

Review of Eligibility

- 5.5 Once submitted the form will be automatically routed to the Tenancy Management Team who will review the request to determine if the applicant is eligible and it meets the Hardship Test. The Tenancy Management Team may ask for supporting / additional evidence to be provided to support the application.
- 5.6 The Tenancy Management Team will check the residents arrears and/or other financial information as may be available or requested. Available statutory / local services must be considered equally. The Tenancy Management Team may make reasonable enquiries of the applicant to seek to determine if the application is eligible for consideration.
- 5.7 The Tenancy Management Team will seek to review applications fortnightly. Any exceptional / emergency application must be so marked on the application request. If an application is marked as an emergency, the Tenancy Management Team will seek to review the application for provision to the determining body within 1 calendar week although it gives no commitment to being able to do this. For this reason, applicants of emergency applications must always consider whether other statutory services are better placed to support the application purpose.
- 5.8 If the Tenancy Management Team determines that the application should proceed for consideration, it will direct it to the following determining authorities based upon the value of the application.
 - **The ResiManagement Chief executive Officer:** Any application for an amount under £20,000 for write-off
 - **ResiManagement's Finance Committee:** Any application for debts between £20,000 and £50,000
 - **HHGL Audit & Risk / Finance Risk & Audit Committee:** Any application for debt over £50,000 (upon the recommendation of the ResiManagement's Finance Committee)

Recording Decisions and informing the Resident

- 5.9 If the Tenancy Management Team determines that the application should not proceed, a note of the decision made will be taken including the reasons for any decision made. Upon the determination of the above determining authorities, a note of the decision made must also be taken. This is achieved by:
 - Completing the form
 - Ensuring the Resident Hardship Fund spreadsheet is up to date.
- 5.10 Once a decision has been made, the outcome will be communicated by the Tenancy Management Team to the applicant in writing including any reporting requirements on the monitoring of the use of the support awarded. No commitment as to the success of any application is given.
- 5.11 Any decision recorded will not be a minute of the full discussion. The decision and reasons will be

shared with the applicant should the application be refused. If the application is approved, the Tenancy Management Team will be reported and managed by the ResiManagement Corporate Finance team.

5.12 There is no time period through which the Resident Hardship Support will be given and no expectation should be set as to such an award.

6. Appeal

6.1 There is no formal appeal to a decision once made.

7. Review

7.1 This policy and procedure will be reviewed every 2 years as a minimum, or sooner if there is a specific legislative, regulatory or service requirement or change in guidance, law or practice.