Wellbeing Fund Policy

Scope of Policy

Platform Housing Group (the Group) recognise~~s~~ that customers can face periods of hardship, putting them and their families at risk of eviction. The Group offers advisory and financial support to help mitigate detrimental effects to tenancies and promote tenancy sustainment.

In response to the most recent economic challenges, the Group Board has committed a proportion of rent increase income to the Wellbeing Fund (the Fund). The Fund will enable our customers who have been most disadvantaged to be provided with short term crisis support.

This policy sets out the approach adopted in relation to the administration, delivery, and oversight of the Fund. The Fund is available to all customers of the Group, regardless of tenure.

Applicability

The policy applies to all members of the Group. It does not cover all aspects of support provided by the Group.

1. Policy Statement

1.1 The Fund will enable us to deliver targeted financial hardship support provision alongside our existing services. The vision for the Fund is to support customers who are in financial hardship and maximise tenancy sustainment. The Fund endorses our value of **People Matter**.

The provision of the Fund also supports our strategic goal of putting our customers front and centre of everything we do. The ethos behind the creation of the Fund aligns with our group mission: “**By investing in people and places, we will build a stronger, more sustainable future.**"

We want our customers to thrive and be in a position to take advantage of opportunities. The Fund can provide the catalyst for positive change.

2. Context

2.1 This policy is set within the context of relevant legislation and regulatory guidance which includes:

- Data Protection Act 2018
- Equality Act 2010
- Housing and Regeneration Act 2008
- Housing Act 1985, 1988 (as amended by section 101 of the Housing Act 1996)
- Human Rights Act 1998

- Homelessness Reduction Act 2017
- Protection from Eviction Act 1977
- Safeguarding Care Act 2014

3. Aims and Objectives

3.1 Wellbeing Fund Aims:

- Support customers to maximise income and promote tenancy sustainment.
- Support customers experiencing immediate crisis, financial hardship and disadvantage.

3.2 Wellbeing Fund Objectives:

- Help financially disadvantaged customers cover the cost of food, essential items, energy and utility costs and essential household items, as well as helping to bridge the gap between a benefit application and a first payment.
- Support and facilitate subsequent referrals to the Successful Tenancies Team for more in-depth support and to work on longer term income maximisation.
- Support and facilitate onward referrals and signposting to external partners and agencies such as wellbeing, debt management, employment and digital support.
- Utilise and promote in-house support available for customers such as community and wellbeing, digital inclusion and employment support.
- Promote engagement between customers and other teams within the Group.
- Support initiatives to enhance local communities.

4. Policy Outline

4.1 We recognise customers may sometimes experience financial problems, which may in turn affect their ability to pay their rent. We are committed to working with customers so they can access a range of support.

We will:

- Be clear with customers about the framework for support and limitations of the Fund.
- Ask customers to provide details of their circumstances and reasons for need.
- Assess customers' applications based on a clear and fair criteria.
- Offer support and advice to customers to enable them to maximise their income.
- Make effective use of internal and external support mechanisms that can help improve customers' circumstances.
- Collaborate with partner agencies to ensure customers receive further support where required.
- Promote financial inclusion and accountability throughout the process.

- Promote positive conversations regarding rent and tenancy management.
- Explore funding opportunities to extend the life of the Fund.
- Raise safeguarding concerns in line with organisational policies.

5. Equality and Diversity

5.1 We are committed to fairness and equality for all regardless of their colour, race, ethnicity, nationality, gender, sexual orientation, marital status, disability, age, religion or belief, family circumstances or offending history, as referred to in our relevant Group policies. Our aim is to ensure that our policies and procedures do not create an unfair disadvantage for anyone, either directly or indirectly.

5.2 Equality and data protection impact assessments have been undertaken in respect of this policy and which identified no negative impacts on any person/group with a protected characteristic. We will monitor action taken to tackle arrears to ensure that there is no adverse impact because of implementation of this policy.

6. Complaints

6.1 We aim to meet the needs of our customers by providing an excellent service. However, it is acknowledged that occasionally things go wrong and customers may wish to complain. Should the need arise to make a complaint, please refer to the Group's Complaints, Comments and Compliments Policy.

7. Monitoring and Review

7.1 This policy will be reviewed every 3 years or earlier as required. The monitoring or performance will be regularly analysed, with targets set against benchmarking performance data.

7.2 Approved documents are valid for use after their approval date and remain in force beyond any expiry of their review date until a new version is available.

8. Associated Documents

8.1 List of documents - associated policies, procedures and publications:

- Data Protection Policy
- Safeguarding Children, Young People and Adults at Risk Policy
- Regulator of Social Housing - regulatory standards, procedures and guidance
- Data Protection Act 2018
- Equality Act 2010
- Housing Act 1985
- Housing Act 1988
- Housing Act 1996, Part VII
- Housing and Regeneration Act 2008

- Homelessness Reduction Act 2017
- Human Rights Act 1998
- Protection from Eviction Act 1977
- Safeguarding Care Act 2014
- Welfare Reform Act 2012

Author:	Georgina Bailey-Allen
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