

**Waverley Borough Council**  
**HRA Hardship Fund Eligibility Guidance**

**Introduction and Overview**

The Council agreed a £30,000 Housing Revenue Account hardship fund, in the 2022/23 budget. This discretionary fund is aimed to assist tenants who are financially impacted by the 2022/23 rent increase.

This set of criteria is to be used as a guide and not as a definitive set of rules - the Rent Account Officer will use their discretion in assessing cases and making recommendations to the Rent Account Manager to agree payments.

Since the budget approval further resources have been made available to residents experiencing financial hardship due to the pandemic and/ or cost of living increase. The Household Support Fund has been extended by Surrey County Council, utility providers have additional funds to assist with the increase in energy costs and other charitable organisations have increased funds available to tackle food and fuel poverty. Therefore, the take up and request for funds from the HRA Hardship fund is expected to be lower than originally envisaged.

Guidance *to be* developed in partnership with Tenants Panel.

**Eligibility criteria**

This funding is for those council tenants who have **either** exhausted all other support options:

- Housing Benefit
- Universal Credit
- Citizen's Advice
- Household Support Fund
- Savings
- Other benefits
- Charitable funds

and are still at risk of losing their tenancy,

**Or** those who are low income or who have had a reduction in income and are struggling to pay rent due to the rent increase.

In either case, the main factor to consider in administering this Hardship Fund is whether the tenancy would be at risk due to arrears without it.

**Eligibility Criteria Recommendations:**

- Rent Account Officers to identify tenants in arrears and needing assistance

- Not specific figures? A month in arrears? ?limit to number of applications?
- Evidence of a reduction in income leading to difficulty in rent payments (e.g., Housing Benefit does not cover rent and income too low to make up difference alongside other costs)
- Fund discretion for tenants who need financial support but not eligible or in receipt of benefits or charity funds
- Fund discretion for tenants whose support and income only just covered expenses and rent increase has caused difficulty

### **Application Process**

- Tenants in financial hardship to contact Rent Account Officer (RAO)
- Applications made by Rent Account Officers to provide:
  - Some form of initial evidence that minimum criteria is met
  - Evidence of increased costs
  - Evidence that all other avenues explored and exhausted (other benefits, CAB)
  - Reason for discretionary payment
- Rent Account Manager review and accept or refuse request for payments
- Tenant advice of outcome by RAO and payment made direct to rent account

### **Review**

Use of Hardship fund will be reported Quarterly as part of the budget monitoring process. Guidance to be reviewed as financial picture changes, or at least six monthly.