



Sustainable Tenancy Fund Policy

POLICY TITLE:	Sustainable Tenancy Fund Policy (Formerly Welfare Reform Support Fund)
LEAD OFFICER:	Jennie Daly
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APPROVED BY:	Doncaster Metropolitan Borough Council
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TEAMS AFFECTED:	Income Management Team, Tenancy and Estate Management Teams, Financial Inclusion Team, Doncaster Home Choice Team
THIS POLICY REPLACES WITH IMMEDIATE EFFECT:	N/A – Review of existing Policy

Revision History

Date of this revision:	January 2025
Date of next review:	January 2028
Responsible Officer:	Jennie Daly

Version Number	Version Date	Author/Group commenting	Summary of Changes
0.1	Jan13	R Wilkie	First draft
0.2	Jan13	R Wilkie	Consultation with JJ
0.3	Feb13	R Wilkie	Further consultation with JJ
0.4	Mar13	R Wilkie	Consultation with EMT
1.0	27/03/13	Board	Approved
1.1	October15	Financial Inclusion Manager	Updated to reflect Policy changes
1.2	January 17	Universal Credit Project Manager	Updated to reflect wider use of the Fund to support tenancy sustainability for those affected by variety of welfare reforms and financial exclusion
1.3	August 22	Universal Credit Project Manager	Updated to incorporate the cost-of-living crisis Incentivising residents to move to smaller affordable accommodation
1.4	January 2025	Acting Tenancy Sustainability Manager	Updated with new advice links and deletion of out-of-date funds and grants etc
1.5	February 2025	EMT	Approved (11.2.25) Policy following review January 2025



Sustainable Tenancy Fund

1. Introduction

- 1.1 The Sustainable Tenancy fund has been designed to support to a broad group of tenants to help improve tenancy sustainability and make best use of available housing stock.
- 1.2 It is aimed at those tenants adversely affected by welfare reforms, other forms of financial exclusion and the impact of the cost-of-living crisis. The fund provides opportunities for tenants to engage with us when in financial crisis.
- 1.3 The Fund does not replace other financial funding streams available but works alongside them to support our tenants and in this way will ensure as many people as possible receive support to help them to cope with an unforeseen event or to improve their living and financial circumstances.

2. What is the Fund and who is it for?

- 2.1 The Fund will primarily provide financial support to St Leger Homes' tenants who are suffering financial exclusion, particularly where their tenancy could be at risk. The fund can provide short-term assistance where the usual routes for financial support have been exhausted, are not available or are not appropriate.
- 2.2 The fund will also help incentivise tenants to downsize from their property where this makes better use of scarce property resources and supports the aims of the Council's Allocations Policy.
- 2.3 The Fund is only available to St Leger Homes' tenants. Applications for the Fund must meet at least one of the following criteria, where a tenant:
 - has an immediate short-term financial crisis and usual sources of funding have been exhausted, are not available or are not appropriate.
 - is in need of financial support for a time-limited period whilst taking positive steps to improve their circumstances.
 - Will benefit from short-term assistance to improve their longer-term financial situation.
 - is taking pro-active steps to improve their financial circumstances by engaging with appropriate services.
 - can be incentivised to move to a smaller property to free up a larger property to make most effective use of larger accommodation.
- 2.4 Many of the items contained within this policy are for short-term assistance and will not in themselves resolve the financial issues of individuals. However, the purpose of the Fund is to provide staff with the appropriate tools to offer at those critical points of crisis. Interventions at this point will encourage tenants to engage with us to be supported towards financial independence.

Specific examples of the support which can be provided by the Fund can be seen in **Appendix A**.

3. Background to the Fund

3.1 Previously known as the Welfare Reform Support Fund (WRSF) was introduced in 2013 in response to the Government's Social Sector Size Criteria (Bedroom Tax). Its aim was to help encourage and support those who had been adversely affected and were taking positive steps to downsize to a more affordable home.

3.2 In addition to 'bedroom tax', a number of additional welfare reforms were also introduced during this period, including:

- The first of the household Benefit Caps
- Replacement of Council Tax Benefit with local schemes
- Changes to the pension age

3.3 More recently, a range of further reforms have been introduced which will have a significant impact on many of our tenants, these changes include;

- Expansion of Universal Credit (UC)
- Lowering of the household benefit cap to £20k per annum (January 2017)
- Local Housing Allowance (LHA) cap on HB for Doncaster Council tenancies started from April 2016 (applicable from April 2019)
- LHA cap for those tenants claiming Universal Credit regardless of their tenancy date (applicable from April 2019)
- No automatic entitlement to housing costs for 18–21-year-olds making a new claim for UC (applicable from October 2017)
- Backdating of Housing Benefit claims restricted to one month (April 2016)
- A four-year freeze on working age benefits and tax credits
- Changes in non-dependant deductions
- Higher contributions to Council Tax under local schemes

4. Aim of the Sustainable Tenancy Fund

4.1 Despite various Government support schemes, the cumulative effect of inflationary rises in the cost of food as well as escalating energy costs, combined with greater employment insecurity is likely to have a detrimental effect on tenancy sustainability, as people find it increasingly difficult to keep up with rent payments and the costs of running a home.

4.2 The risks of rising arrears cases and the increased activity associated in managing those cases place an additional burden on the organisation. The potential of more evictions, increased turnover and associated void management costs are also likely to be a feature over the coming years.

4.3 With this in mind, improving the financial resilience of tenants to improve tenancy sustainability is crucial. Early intervention and the engagement of tenants when in financial hardship is key.

- 4.4 To combat this, the Sustainable Tenancy Fund aims to have a wider scope than previously in order to support more tenants who want to downsize to a more affordable property, or are financially excluded, particularly where their tenancy may be at risk.
- 4.5 The Fund is a non-cash alternative and should only be used where other funding sources or support have been exhausted. In this way it will help 'fill the gaps' between other financial support funds such as Discretionary Housing Payments (DHP) and Local Assistance Scheme (LAS), where genuine cases may fall between different qualifying criteria.

Appendix B contains details of the commonly used financial support schemes and provides guidance on of the qualifying criteria and situations where they might be used.

- 4.6 It is important to stress that the fund is principally aimed at those tenants who are prepared to take positive steps to achieve lasting changes to their financial situation and does not provide a long-term solution to simply bridge income gaps.

5. Applications and Decision-Making

- 5.1 Applications to access to the fund will be made by Tenancy Support Officers and Senior Income Management Officers (SIMOs) following a full assessment of the applicant's situation. Complex cases will be reviewed by the Income and Wellbeing Team Leader or Tenancy Sustainability Service Manager to ensure the use of the Sustainable Tenancy Fund is the most appropriate option. In all cases, the use of the Sustainable Tenancy Fund should only be considered when other funding sources have been explored.
- 5.2 Whilst the policy does provide guidance on the terms and conditions of use, it should not provide a blanket approach to supporting tenants. Individual circumstances and factors such as levels of rent arrears and payment history, general conduct of the tenancy, willingness to engage to help alleviate their financial stress, as well as the circumstances leading to the current situation will always be taken into account when an application is being considered. As such, exceptional circumstances will inevitably occur, and Managers will be required to consider the business merits where it is proposed that limits are exceeded.
- 5.3 **Appendix A** provides examples of the types of support that can be funded along with the financial limits to be imposed. Financial support is not routinely expected to exceed these limits unless in exceptional circumstances and only with Service Manager approval.

A claim for assistance can be made by completing a support fund application form. Each application will be treated strictly on its own merits with all tenants treated equally and fairly.

- 5.4 Assistance will be made via payments made directly to the tenants rent account and/or payments made directly to any third party for assistance. Cash payments to tenants are not permissible through this scheme.

Any agreed support towards rent payments will be credited to a tenants rent account retrospectively. Persistent non-engagement by the tenant - i.e. 2 failed

attempts to engage the tenant, will result in the removal of assistance and normal arrears procedures being followed.

6. Sustainability Plans

- 6.1 A Sustainability Plan will be developed with each applicant. The Plan will set out the terms of the financial support (i.e. maximum amount, period of support etc.), when the support will end and also set out the steps the tenant is required to take to improve their situation. Details should also be recorded where a referral has been agreed for longer-term support if required.
- 6.2 In some situations it may be appropriate to apply certain conditions before funds are released, such as joining the South Yorkshire Credit Union, setting up a Direct Debit for rent payments, undergoing a financial assessment, money management training or seeking a more cost-effective utilities meter/tariff etc.

7. Other sources of financial assistance

- 7.1 In order to make best use of resources and to support as many people as possible, this fund is intended to complement other funding sources such as the Council's Discretionary Housing Payment scheme and the Local Assistance Scheme, as well as Funds such as the Stronger Families Innovations Fund.
- 7.2 Staff must apply for funding from the source most appropriate to each situation - see **Appendix B** for guidance on which means of assistance is most appropriate in order that the policy is used in the most effective manner to support tenants in times of hardship, reducing instances of tenancy failure.

In addition, **Appendices C and D** provides a range of useful links of relevant information sites and sources of information.

- 7.3 It is accepted that tenants have changes in their circumstances, therefore each case will be reviewed on an ongoing basis and the assistance on offer may change. It is the tenant's responsibility to ensure that they advise SLHD of any changes.

8. Fraud

- 8.1 In cases where it is discovered that assistance has been provided and fraud has been committed, a *Sundry Debt* will be raised to recover any monies and the matter could be referred to the Police for further investigation. Any information gathered as part of this process will be used to assess whether further action is required, including tenancy enforcement or possession proceedings or suspension from the housing register.

9. Responsibilities

- 9.1 It is the responsibility of staff and managers involved in administering this Fund to ensure this policy is adhered to.

This policy will complement the Council's Discretionary Housing Benefit Payment Policy and Local Assistance Scheme.

10. **Monitoring and Review**

- 10.1 Expenditure will be monitored on a regular basis and will be reported as part of the regular service budget monitoring arrangements.
- 10.2 SLHD will set, monitor and review appropriate performance targets for tenancy sustainability financial gains for tenants, income maximisation and arrears minimisation.

11. **Strategic links**

- 11. The Sustainable Tenancy Fund will assist St. Leger Homes of Doncaster in delivering the strategic aims and objectives set out in their Corporate Plan.

12. **Financial Inclusion**

- 12.1 The Sustainable Tenancy Fund will assist St. Leger Homes of Doncaster, Doncaster Council and partners to deliver Doncaster's Anti-Poverty Strategy.

13. **Equality Assessment**

- 13.1 An Equality Assessment has been carried out on this policy. The assessment did not highlight any adverse impacts on communities, individuals or groups based on protected characteristics.

Positively, tenants from the protected characteristic groups may take advantage of and benefit from this policy. In addition, the aim of this policy is to provide greater tenancy sustainability which will benefit the wider community.

Appendix A

Practical example uses for Sustainable Tenancy Fund

	Circumstances Included within the Fund	Financial Limit*	Qualifying Criteria	Pre-Conditions
1.	<p>Affected by bedroom tax, LHA cap</p> <ul style="list-style-type: none"> • Payment of HB/UC deductions whilst seeking smaller/affordable accommodation <p>Affected by bedroom tax, LHA cap</p> <ul style="list-style-type: none"> • Assistance with removal costs etc. to smaller/affordable accommodation 	<p>Under occupancy charges paid for a maximum period of 12 months whilst the tenant actively seeking smaller home, or a change of circumstances is expected</p> <p>Manager Discretion (In line with DHP/LAS)</p>	<p>Ensure other funds have been explored</p> <p>Assistance withdrawn if;</p> <ul style="list-style-type: none"> • Tenant is not engaging with SLHD (2 failed attempts) • Tenant has worsened circumstances • 1 reasonable offer only • Tenant not bidding or refused 1 reasonable offer 	<ul style="list-style-type: none"> • Tenant must be actively bidding on Homechoice • Has realistic housing requirements • 1 reasonable offer • Full access to allow Staff to work with tenant to reduce the need/volume of skips • Agree that where necessary, work to be carried out prior to move • Transfer Standard must be met before Fund agreed
2.	<p>Payments to pre-paid gas or electric card payments in exceptional circumstances</p>	<p>Manager Discretion</p> <p>(Exhaust use of external funds such as HACT first)</p> <p>Digital payments via Family Fund direct to meter card account</p>	<ul style="list-style-type: none"> • Applicable only in households with children or where there is a health condition • Other funding sources have been exhausted (i.e. DWP long-term advance, Local Assistance Scheme) <p>Once-only payment</p>	<p>Sustainability Plan completed</p> <p>Income and expenditure assessment to be completed</p> <p>If on UC, APA to be applied for</p> <p>Referral to Big Switch for best deal and consider whether Smart meter is appropriate</p>

		Once-only payment		
3.	Incentivising a tenant to move to smaller, more affordable accommodation to free up family accommodation	Manager Discretion (In line with DHP/LAS) One off payment	<ul style="list-style-type: none"> • Removal van 	<ul style="list-style-type: none"> • Determined by condition of property
4.	Provision of 1-day bus passes	Issued direct to tenant Limited to 3 per year	<ul style="list-style-type: none"> • Ensure other funds have been explored • No more than 3 per year • Tenant must have a specific need and be in financial crisis i.e. awaiting 1st UC payment and needs to travel to Food bank or attending a UC work coach interview etc. 	<p>Sustainability Plan completed</p> <p>Income and expenditure assessment to be completed</p> <p>If on UC, APA to be applied for if tenancy is at risk or arrears of 2 months+</p>
5.	Provision of pre-paid grocery card for emergency crisis	Manager Discretion Once only payment	<ul style="list-style-type: none"> • Food bank voucher must be considered first • Ensure other funds have been explored • Issue Grocery Card only where Food bank is not open etc. • Applicable only in households with children or where there is a medical condition <p>Once only payment</p>	<p>Sustainability Plan completed</p> <p>Income and expenditure assessment to be completed</p> <p>If on UC, APA to be applied for if tenancy is at risk or arrears of 2 months+</p>

6.	Assistance to open a Community First (Credit Union) account	Maximum £6 (Cost of membership and share fee to open account)	<ul style="list-style-type: none"> Tenant must open a Budget account with SYCU Rent payments must be paid direct to SLHD from the Budget account <p>Once only Payment</p>	<p>Sustainability Plan completed</p> <p>Referral made from SLHD to SYCU</p> <p>Rent payments must be paid from the Budget account direct to the rent account</p> <p>Tenant must take part in the SYCU Financial assessment</p>
9	Hardship Payments to rent accounts	<p>Managers Discretion</p> <p>Alternative support options have been exhausted</p>	<ul style="list-style-type: none"> In employment but on a low income, above the threshold for alternative support/benefits Credit to the rent account, for immediate crisis or exceptional hardship 	<p>Sustainability Plan completed</p> <p>Income and expenditure assessment to be completed</p> <p>If on UC, APA to be applied for if tenancy is at risk or arrears of 2 months+</p>

Appendix B

OTHER SOURCES OF FINANCIAL SUPPORT

These sources of financial support **must be considered** to find the fund that best meets the needs of the situation. Where possible, the Sustainable Tenancy Fund should only be considered for when other funds have been exhausted or are not appropriate.

Funding Source	Description
CDC Discretionary Housing Payments (DHP)	Discretionary housing payments provide extra help for tenants who are already getting housing benefit but still need further help with housing costs.

	<p>To qualify for Discretionary Housing Payments:</p> <p>Tenant must be receiving some housing benefit or Universal Credit towards the rent</p> <p>Tenant must have a shortfall between the amount of housing benefit and the full amount of rent</p> <p>Tenant must be able to show that they need extra help to meet the housing costs</p>
<p>DMBC Local Assistance Scheme (LAS)</p>	<p>The Local Assistance Scheme is designed to help the most vulnerable residents in meeting their need for support or to help people cope with special difficulties such as;</p> <ul style="list-style-type: none"> • in an emergency • in a disaster • where there is serious risk to the person or their families' health and safety • people returning to the community after being in care • people to stay in their own home rather than going into care • those leaving prison/young offender establishment • with easing exceptional pressure <p>pay for certain travel expenses, such as visiting someone who is ill or going to a family funeral</p>

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	<p>Who may qualify?</p> <p>Eligibility criteria include:</p> <ul style="list-style-type: none"> • receipt of qualifying benefit (Job seekers, Pension Credit, Income Support, Employment and Support Allowance) • able to prove residence in Doncaster • on a low income • without access to alternative funds to meet the need <p>Only one award per year will be authorised with payments ranging from very small amounts to a maximum payment of £1,250</p>
<p>Department for Work and Pensions (DWP) –</p>	<p>The Department for Work and Pensions will provide a variety of loans or payments. This includes a loan for Universal Credit (UC) claimants. There are 4 types of UC Advance:</p>

<ul style="list-style-type: none"> - Universal Credit short term advance 	<ul style="list-style-type: none"> • Universal Credit Advance (new claim) • Universal Credit Advance (change of circumstances → 50% of the proposed increase) • Universal Credit Advance (benefit transfer) • Budgeting Advance <p>The loan is repaid by deductions to future UC payments over a period of several months.</p>
<p>Department for Work and Pensions</p> <ul style="list-style-type: none"> - Removing barriers to employment Flexible 	<p>The following expenses are paid to job seekers on a case-by-case basis. Receipts must be provided afterwards to prove the job seekers has spent the money/vouchers on what it was intended for. If they fail to provide receipts, it is classed as an overpayment which is recoverable. They do not promote these payments, so claimant would need to discuss with their work coach.</p> <ul style="list-style-type: none"> • Courses: Job Centre Plus (JCP) will pay for courses that they send the job seeker on, such as IT courses and work experience. They will also cover the cost of travel. However they will not pay for courses the job seekers find for themselves. • Clothing If a person has an interview and they don't have suitable interview clothes JCP can help with that. Where possible they need to know in advance (about a week) and have proof of the interview. The Work Coach sits with the customer and choses what they need, and the Work Coach orders it, and the items go to the customer's address. <p>If its short notice, we can still do it, but we still need proof, and they will either need to pay themselves and we will refund, or we can give them a payment to their account, and they will have to bring in receipts at a later date</p> <ul style="list-style-type: none"> • Travel costs are paid to attend interviews outside the borough or, on occasions, to travel to a new job in the short term. They would expect the person to pay their own bus fare if inside Doncaster. On occasions they have paid £50 towards the Wheels2Work scheme.
<p>DMBC Stronger Families' Innovations Fund</p>	<p>Payments can be made where;</p> <ul style="list-style-type: none"> • Household is taking part in the Stronger Families (SF) programme • No spare money available to cope with unexpected event/hardship • Hardship is likely to be a barrier to achieving the SF outcomes

	<ul style="list-style-type: none"> • Funds are not generally repayable but may be reclaimed if household fails to engage with SF programme • Funds or purchases can be provided speedily • Maximum payment of £500 per application • Short application form approved by line manager and then submitted to the Area Manager of Stronger Families team
Section 17 funding	<p>This fund is available for looked after children or children with a child in need plan and an allocated social worker. Payments can be made where the hardship will have an impact on the child or children.</p> <p>Payments can cover essential items such as furniture to food and nappies. Applications should be made via the Children Young People and Families</p>
Sustainable Tenancy Fund	<p>The Fund is only available to St Leger Homes' tenants. Applications for the Fund must meet at least one of the qualifying criteria;</p> <ul style="list-style-type: none"> • Tenants who have an immediate short-term financial crisis, where usual sources of funding have been exhausted, are not available or not appropriate • Tenants who need financial support for a time-limited period whilst taking positive steps to improve their circumstances • Tenants who have a financial barrier to seeking employment or improving their employment prospects <p>Where it is believed that short-term assistance can improve the tenant's longer-term financial situation</p>
Cost of Living Payments 2024/25	
Household Support Fund Administered by the Doncaster Council	<p>Anyone who receives any of the following is eligible.</p> <ul style="list-style-type: none"> • Housing Benefit, • Local Council Tax Reduction, • Universal Credit which includes the housing element, or • Means-tested free school meals. <p>A one-off payment will be made as follows;</p> <p>Working-Age Households</p> <ul style="list-style-type: none"> • £75 payment to childless households; • £150 payment to households with 1 or 2 dependent children; • £225 payment to households with 3 or more dependent children.

	<p>Pensioner Households</p> <ul style="list-style-type: none"> • £50 payment to households receiving, or are entitled to Pension Credit; • £150 payment to households not receiving and not entitled to Pension Credit. <p>Households that received a payment under the previous Household Support Fund and who still meet the above criteria will automatically get these payments and do not need to apply. Payment will be made directly into your bank account by 13 December 2024 using the information you previously provided.</p> <p>Households that did not receive a payment under the previous Household Support Fund, but that meet the above criteria will have to submit an online application. The online application will be open on 5 December 2024, and will close on Friday 28 February 2025 at 5pm or earlier if funding is spent.</p>
<p>Winter Fuel Payment Administered by Department of Work and Pensions (DWP)</p>	<p>Criteria for the Winter Fuel Payment in the winter of 2024-2025</p> <ul style="list-style-type: none"> • you were born on or before 22 September 1958 • you receive Pension Credit, Universal Credit, Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance, or an award of Child Tax Credit or Working Tax Credit of at least £26 for the tax year 2024-25 • you were living in England or Wales for the qualifying week. <p>The qualifying week is the week beginning from the third Monday in September. This is 16 to 22 September 2024.</p> <p>If you are over State Pension age and receive a qualifying benefit, you could get £200 towards your bills. If you are over 80, you could get £300 to help with your bills in winter this year. Payments are made to the person claiming the benefit and are for the household</p>

Citizens Advice is an independent organisation providing free, confidential and impartial advice on all subjects to anyone. The address and telephone number of your local CAB can be found in the telephone directory. There is also advice online on their website.

Website www.citizensadvice.org.uk

Directgov

For information on benefits and other potential help available to families and individuals on Directgov:

<https://www.gov.uk/browse/benefits>

City of Doncaster Council Local Assistance Scheme is designed to help the most vulnerable residents in meeting their need for support or to help people cope with special difficulties.

<http://www.doncaster.gov.uk/services/adult-social-care/local-assistance-scheme>

“Entitled To” is a calculator to help people work out their entitlement to benefits and tax credits:

www.entitledto.co.uk/benefits-calculator

My Money Steps is a free online debt advice service from National Debtline. It is free, confidential and simple to use. My Money Steps will tell you what options you can choose from to deal with your debts and give you a personal action plan to help you manage your money.

Phone Freephone **0808 808 4000** to speak to an adviser.

[My Money Steps | National Debtline](http://www.mymoneysteps.org.uk)

Social Fund - There are different payments available in this fund covering a wide variety of situations such as Budgeting Loans, Maternity grants, funeral expenses

Details of eligibility criteria and how to apply can be found at

<https://www.gov.uk/browse/benefits>

Step Change Debt Charity is an independent charity offering tailored advice and practical solutions to help you manage debt and make a fresh start and can be found at

<https://www.stepchange.org/>

[Money and Pensions Service \(MaPs\)](#) provides free of charge accredited and tailored debt advice over the telephone

[Yorkshire Water Partnership grants are available to support with water related debt.](#)

Foodbanks and Sources of Grants or Financial Assistance

Details of current Foodbanks and other support and assistance available across Doncaster can be found at

Your Life Doncaster at <https://www.yourlifedoncaster.co.uk/>

St Leger Homes at <https://www.stlegerhomes.co.uk/advice-and-support/places-to-get-help/>