

# Rainbow Fund Policy

## 1. Summary

- 1.1. This Policy sets out SHAL's approach to a household support fund to provide support to tenants, and the relevant procedure in which tenants can apply for support. It sets out the terms and conditions for support to be provided, the eligibility criteria and the basis on which decisions will be made.
- 1.2. SHAL's household support fund will be known as the 'Rainbow Fund'.
- 1.3. SHAL's strategic priorities for the next 5 years are:
  - To invest well in our homes
  - To support people who are struggling financially
  - To ensure that SHAL is a finally robust business
- 1.4. This policy will support SHAL in priority two, which in turn will help to sustain tenancies and make sure that people have access to the right support at the right time.

## 2. Objectives

- 2.1. SHAL aims to provide a high-quality service to our tenants and their families and to provide support where possible to help with the health and wellbeing of everyone who rents and lives in a SHAL home.
- 2.2. This policy and the Rainbow Fund will help SHAL to respond to the challenges faced by many tenants who are experiencing extreme, immediate financial hardship with the loss of income, increased living costs and an increased reliance on the welfare benefit system.
- 2.3. SHAL aim to provide a simple application process that requires modest administrative input.
- 2.4. The main purpose of this policy and the Rainbow Fund will be to ensure that SHAL can provide financial support for tenants who are struggling with utility

payments, cost of food and unable to purchase white goods or furniture. This policy does not cover paying funds to clear rent arrears or other personal debt.

### 3. Details

- 3.1. This policy sets out SHAL's approach to a support fund to provide support for tenants and the procedure in how to apply for this support.
- 3.2. SHAL expects tenants and anyone who may be working with them to work closely with us to ensure that applications to the Rainbow Fund are completed quickly and accurately.
- 3.3. Any payments, grants or support provided by the Rainbow Fund will be on a one-off basis, intended only to benefit the recipient and their household. There is no expectation that the recipient will do anything in return.
- 3.4. All applications whether successful or unsuccessful will be recorded on the tenancy file.

#### 3.5. Eligibility

- 3.6. To be eligible to make an application to the Rainbow Fund, the following criteria must apply:
  - Be a current tenant of SHAL or
  - Be in the process of moving into a SHAL home and have received a formal tenancy offer
  - Have completed both an income and expenditure and benefit entitlement assessment
  - Have an up-to-date debt repayment plan in place for rent arrears and be keeping to this agreement
  - If white goods or furniture are required, an application to The Local Assistance Scheme should be explored
  - Have no outstanding Court Orders or have been issued with a Notice of Seeking Possession

- 3.7. Where an application to the Rainbow Fund does not meet the eligibility criteria, SHAL reserves the right to approve the application on a discretionary basis.
- 3.8. SHAL will offer help and assistance to any tenant wishing to apply to the Rainbow Fund and will signpost to other organisations who could help with additional funding or advice.
- 3.9. Rainbow Fund**
- 3.10. SHAL's support fund will be known as the Rainbow Fund. Applications can be made for the following purposes:
- Utility bills – topping up pre-payment meters
  - Basic living expenses (food and fuel)
  - Children's clothing – school uniforms, shoes etc
  - Essential household items
  - White goods and furniture
- 3.11. The above list is not exhaustive, and applications will be assessed on a case-by-case basis.
- 3.12. The Rainbow Fund cannot be used for the following purposes:
- Rent payments or paying rent arrears
  - Payments for personal debts (credit cards, loans)
  - Non-essential expenditure e.g., satellite television or subscription services
- 3.13. SHAL will support a tenant with their application to the Rainbow Fund and will visit the tenant at their property to discuss their circumstances.
- 3.14. During this visit, the Housing Officer will complete a full income and expenditure form and a benefit entitlement check. This will ensure that the tenant and SHAL know exactly what funds are currently available, and what could be available to maximise their income. Both the income and expenditure form and benefit entitlement check must be attached to an application to the Rainbow Fund for it to be valid.

3.15. If an application to the Rainbow Fund is for food, a Food Bank voucher will be issued in the first instance, unless the tenant has received one recently. Where this is the case, we will visit the tenant at their home in order to discuss their circumstances and to establish what support may be required.

3.16. SHAL will discuss with any tenant who is experiencing financial difficulties available support and debt management advice through the Citizens Advice Bureau, Step Change or Navigate etc.

### **3.17. White goods and essential furniture**

3.18. In some cases, SHAL will provide white goods or furniture, and we will assess whether there are any other sources of funding available, such as charitable grants or the Local Assistance Scheme. SHAL are unable to provide money to a tenant when they have applied for white goods, we will purchase the item directly and arrange for its delivery. The items will be gifted, and we have no ongoing responsibility for them (warranty or repairs for the gifted items)

3.19. If SHAL provide white goods or furniture via the Rainbow Fund, no further application for similar items will be accepted within 2 years.

### **3.20. Utility payments**

3.21. All applications to the Rainbow Fund for help with the cost of utility bills will need to have a copy of the utility bill, or evidence of the pre-payment meter being in debt must be provided.

3.22. Alongside offering support with utility bills, SHAL will also provide advice around budgeting and will provide the tenant with a copy of their income and expenditure.

### **3.23. Awarding grants**

3.24. SHAL will consider the wellbeing and any vulnerabilities of tenants or their families when assessing applications to the Rainbow Fund, and the effect of declining an application on the physical and mental health of the tenant and their household.

- 3.25. If an application is unsuccessful, we will inform the tenant of the decision and the reasons for the decision. If further information is received which has a material bearing on the previous assessment, then the decision can be considered for review.
- 3.26. If an application is received that cannot be considered for whatever reason, SHAL will signpost the tenant to other sources of potential support.
- 3.27. Each successful claim to the Rainbow Fund will be capped at £250 per claim and claims are limited to one claim per tenant, per year. Additional applications may be considered in exceptional circumstances and at our discretion.
- 3.28. Home movers fund**
- 3.29. A one-off home movers' payment of up to £250 for those moving into or within SHAL housing stock, who have moved in the past 3 months and are experiencing financial difficulties due to the costs incurred as a result of the move. The fund will not be available for those moving by way of mutual exchange.
- 3.30. Eligibility for the home mover's fund**
- 3.31. For an application for the home mover's fund to be accepted, the eligibility criteria set out above will apply.
- 3.32. SHAL will give priority to anyone taking on their first tenancy or moving on from temporary accommodation.
- 3.33. If an application is unsuccessful, a further application can be made after 8 weeks where there has been a significant change in circumstances.
- 3.34. There will be no right of appeal where an application has been refused.

#### **4. Outcomes**

- 4.1. This policy contributes to the delivery of our strategic priorities, in particular priority 2 To support people who are struggling financially.
- 4.2. Tenants are able to access the Rainbow Fund in a way which is consistent and transparent. SHAL can be held accountable for how the Fund is used and administered.

- 4.3. SHAL will ensure that tenants have the knowledge of other sources of support and funds so that they are able to maximise access when they need to and are able to maximise the resources they are entitled to.
- 4.4. SHAL can respond to the vulnerability which arises from the structural and systemic impacts of the benefits system, the employment and housing markets, the cost-of-living crisis and the inequality inherent within our society which impacts us all in different ways.

## 5. Consultation

- 5.1. A copy of this policy is available on our website to allow members of the public an opportunity to comment on its contents.
- 5.2. All tenants will be contacted to let them know of its availability online and a copy will be made available on request.
- 5.3. SHAL's involved tenant group will review the policy and suggest any comments and amendments to the board.

## 6. Equality and Diversity

- 6.1. We will treat all our customers fairly and equally. We will not, under any circumstances, discriminate against anyone because of:
  - 6.1.1. Age
  - 6.1.2. Being or becoming a transsexual person
  - 6.1.3. Being married or in a civil partnership
  - 6.1.4. Being pregnant or on maternity leave
  - 6.1.5. Disability
  - 6.1.6. Race including colour, nationality, ethnic or national origin
  - 6.1.7. Religion, belief or lack of religion/belief
  - 6.1.8. Gender
  - 6.1.9. Sexual orientation

6.2. We will understand the different needs of our customers and we will ensure our services are accessible to everyone and will make reasonable adjustments for people so that they can make full use of this policy and process.

**7. Value for Money**

7.1. For SHAL, value for money means delivering our purpose as efficiently, economically, equitably and effectively as possible.

8. This policy will provide value for money by ensuring that time and resources are not wasted and that SHAL uses complaints to improve its services efficiently and effectively.

**Owner**

8.1. Housing Manager

**9. Version and Revisions**

9.1. This policy will be reviewed every 3 year(s)

9.2. Revisions

New version	Date	Revision details