

Financial Services

Resident Welfare Fund Policy

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Adopted: 3 December 2020
Review Date: 3 December 2021

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Housing Pathways

1.0 Policy Statement

Pathways history dates back 400 years, with the amalgamation of several smaller charities in the seventeenth century, when Edward Vaughan (by will, dated 1612) left money for meat, coal, and bread at Christmas time.

Pathways mission through its various charities has focussed on supporting those most in need and that mission remains as important to Pathways today, as it did 400 years ago.

The RWF is a 'financial Support' fund available to provide some temporary assistance for Pathways residents that face both financial difficulties and challenges in meeting their basic household needs.

The policy sets out the scope and framework for administering the RWF and handling requests to support Pathways residents through these challenging times.

2.0 Resident Welfare Fund

The RWF is available to support all Pathway residents that require temporary financial support and will be funded through the various charities that sit under Housing Pathways.

3.0 Resident Welfare Fund purpose

The purpose of the RWF is to support residents to pay for any urgent or unexpected expenses. This may include the purchase of essential household items or services to help residents improve their overall quality of life, safety, and wellbeing.

4.0 Eligibility

The RWF applies to all Pathways residents that meet the qualifying criteria and live in a property owned or managed by Pathways.

4.1 Qualifying Criteria

The qualifying criteria is set out below as follows: -

- Residents that qualify for Housing Benefit/Universal Credit and do not qualify for help from DWP whilst waiting for their claim to be approved
- Residents that may be experiencing financial hardship, which will be assessed as part of the application process.
- Residents who lost their jobs because of Covid-19 and have no other financial support
- Material deprivation where residents lack certain goods, or services i.e., white goods, bed/bed linen; being able to pay for travel; the ability to meet friends; family members, or their ability to achieve an acceptable standard of living
- Only one application per Licence Agreement in any 12-month period

- Residents must have a good tenancy record

4.2 Non-Eligible and Eligible items

The principal aims of the RWF is to help improve the quality of lives of individual residents who require additional financial support and help to buy basic household items, or services. Especially where residents may not be entitled to any other agency/government support.

Please note that the above Qualifying Criteria is not an exhaustive list. Each RWF application will be considered on its own merits to ensure a fair and transparent process.

As part of the application process, residents must be able to evidence that they face financial difficulties, and the support of the RWF would help to improve their overall quality of life, safety, and wellbeing.

4.3 Eligible Items

Examples of eligible items are listed in the table below including the maximum award:

Items	Maximum Amount to be granted
Essential Household items: White good items that may include a refrigerator, washing machine, oven, bed, or lounge furniture, etc	£500
Other Household items: including bed linen, armchair, crockery, cooking utensils, towels, etc.	£100
Deep clean of property or replace any old carpet/flooring that could become a hazard	£200
Redecoration	£1,000
Travel expenses to attend an important family occasion or event (i.e.) funeral, training, job interview, your local GP, Hospital	£100
One off emergency food shopping	£50

4.4 Non-Eligible Items

The RWF cannot be used to:

- Pay your rent and service charge arrears
- Pay credit card debts or personal loan payments
- Pay any other financial debts

- The purchase of luxury items
- Items that may fall within the remit of a Disabled Facilities Grant (DFG) or with the terms of Pathways Housing Aids and Adaptations policy
- Where the item remains the responsibility of Pathways to rectify i.e., repairs and planned maintenance

5.0 Application Procedure

The application procedure is as follows:

- Completion of the RWF application form
- Supporting information is provided as part of the application process
- Applications will be assessed by the Head of Finance and authorised by the Chief Executive
- A written reply is provided to applicants within 10 working days
- No cash payment will be made.
- Payment for items will be undertaken by Pathways officers, and offered in the form of vouchers, BAC payment or directly to the Supplier on the residents' behalf.
- All payments will be recorded in line with Pathways financial procedures to ensure a clear audit and evidence trail.
- Where an application is declined, applicants will have the right of appeal by writing to the Chief Executive.

5.1 Exceptional situations

There will be times when it is not appropriate to apply the '10 working days' response times due to the urgency of the request. For example, food vouchers. In emergency situations, Pathways will apply discretion and respond to these requests outside of the 'Application' procedures.

6.0 Monitoring

The RWF expenditure will be monitored by the Head of Finance and will form part of the financial reports presented to Pathways Board of Trustees on a quarterly basis.

An annual RWF statement will be produced at the beginning of each financial year publicising detail of all expenditure from the previous year.

Diversity monitoring of applications will be recorded and reported to ensure equal access to the RWF.

7.0 Other Agency/Government support

There are other Agencies/Government support available to residents to help assist with payments of rent, service charges, financial debt, council tax payments, financial support pending your first benefit payment, funeral payments, cold weather payments, etc. Please contact or visit your local Council's website in the first instance where they will provide support directly or re-direct you to the right agency for support. This may include, but not limited to the Money Advice Centre, Citizen Advice bureau and the local Job Centre.