



Guildford Borough Council Housing Services Hardship Fund Policy

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1. Introduction

- 1.1. The tenancy sustainment team has previously been limited in its ability to support tenants due to lack of funding for essential costs such as clearances and flooring where there are cases of hoarding or following a fire or flood. On going cost of living pressures have further increased financial hardship and the risk of tenancy failure. To address this, a Hardship fund has been established to provide targeted financial assistance support to vulnerable tenants, enabling early intervention and helping sustain tenancies. Awards from the fund are discretionary, limited, and not an entitlement and applicants will have to meet the criteria.

2. Aims and Scope of the Policy

- 2.1. The Hardship Fund is designed to provide financial assistance to tenants working with the tenancy sustainment team who are experiencing unexpected or unavoidable financial hardship. It aims to support tenants with emergency expenses that cannot be met through other sources such as charities.
- 2.2. This policy applies to:
 - All Guildford Borough Council tenants who meet the eligibility criteria.
 - Expenses related to tenancy sustainment and wellbeing, as outlined in this policy.

3. Eligible Expenses

- 3.1. The fund may cover, but is not limited to the following items, which will be chosen in accordance with the size of household:
 - Carpets/flooring (where charities do not provide support) resident can choose the colour/style within a range
 - Garden clearance
 - White goods (where charities do not provide support) within a range depending on household size
 - Removal costs
 - Hoarding clearance
 - Deep cleans
 - Travel costs (subject to review and justification)
 - Assisting with Utilities
 - Essential furniture (Beds, mattress, Table, Chairs, Wardrobe, Drawers)
- 3.2. Items will be purchased by the council and delivery arranged on behalf of the tenant.

4. Eligibility Criteria

- 4.1. Applicants must meet all of the following:
 - (1) Be a Housing tenant of Guildford Borough Council.

- (2) Have been referred to the Tenancy Sustainment Team, that is any tenant that has requested or has been identified as needing interim support to help manage their tenancy and comply with the terms of their tenancy agreement.
- (3) Be currently experiencing unexpected or unavoidable financial hardship.
- (4) Complete an income and expenditure form to determine financial position.
- (5) Provide evidence to support hardship (e.g., bank statements).

5. Application Process

- 5.1. Applicants must give permission to a member of Housing staff to complete a confidential application form (see Appendix A).
- 5.2. Applicants must provide an income and expenditure form and supporting evidence of hardship.
- 5.3. Applications will be reviewed by:
 - (1) Income Manager & Deputy Neighbourhood Housing Lead
 - (2) Tenancy Sustainment Officer
 - (3) Welfare Benefit and Money Advisor

6. Qualifying Hardship Events

- 6.1. Funds may be granted for:
 - Hoarding or care and support needs.
 - Moving or transferring into a property.
 - Inability to clear a garden impacting health or neighbours.
 - Unexpected change in circumstances.
 - Damage caused by fire or flood.

7. Non-Qualifying Expenses

- 7.1. The fund cannot be used for:
 - Rent or Council Tax arrears.
 - Routine bills without underlying hardship.
 - Credit card or personal debt repayment.
 - Food.

8. Funding Limits

- 8.1. Maximum per request: £1,000.
- 8.2. Frequency: Once every 12 months per applicant.

- 8.3. Grants are not guaranteed and depend on fund availability and assessed need.

9. Policy Outcomes

- 9.1. By successfully implementing this policy we will provide improved tenancy sustainment and stability. The targeted financial assistance will enable early intervention helping vulnerable tenants manage hardship and remain housed. Addressing these essential costs reduces the risk of tenancy breakdown, enforcement action, and the need for homeless intervention. The timely support will help to improve living conditions and tenant wellbeing where financial barriers have previously prevented tenants' action helping to avoid enforcement and associated legal costs.

10. Monitoring and Review

- 10.1. To ensure that the policy is effective and delivering the intended impact, data will be collated and recorded showing who is receiving the support, the use of the funds and tracking spend along with regular case review meetings with the Tenancy Sustainment Team.
- 10.2. Furthermore, in line with the Group's Policy Framework, this policy is scheduled to be reviewed every 3 years.
- 10.3. Input and approval will be sought from our residents (via the Tenants Group) prior to making any substantive changes.

11. Roles and Responsibilities

- 11.1. The Policy Framework documents the approval routes for all Policies and Strategies, however under this policy the following teams/employees have the following responsibilities.

ROLE	RESPONSIBILITIES
Tenancy Sustainment Officer & Welfare Benefit & Money Advisor	Assess application and financial circumstances of tenant to determine qualification
Income Manager & Deputy to Neighbourhood Housing Lead	Review applications, monitor spend and approvals

12. Reviews and Complaints

- 12.1. Decisions will be based on financial assessments and affordability against the eligible expenditure identified as being required. Any individual who is dissatisfied with the service experienced, should be encouraged to provide feedback, however, tenants do not hold the right to appeal decisions on whether funding is granted. Complaints regarding the implementation of this policy will be dealt with in accordance with the Council's corporate Customer Complaints Policy and associated procedures.

13. Equality and Diversity

- 13.1. GBC is committed to equal and fair treatment of all sections of the community. Accordingly, no person will be discriminated against during the implementation of this policy on the grounds of

age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex or sexual orientation.

- 13.2. We are committed to helping customers to access information about their homes and services in a way that suits individual needs.
- 13.3. The council aims to provide homes and services that meet the diverse needs of customers. We believe that all customers should be able to access housing, support and care services with the same ease and that the quality of our service is the same high standard for all.
- 13.4. In delivering this policy, GBC Housing's staff will comply fully with the requirements of the Council's Equalities and Human Rights Policy.
- 13.5. In order to comply with the Equality Act 2010, an equality impact analysis (EIA) was completed as part of the policy review. Upon completing the EIA it was found that the implementation of the policy would support and encourage the aims of the public sector duty.

14. Data Protection and Retention of Information

- 14.1. All information will be handled in accordance with the requirements of General Data Protection Regulations and the Data Protection Act 2018. The handling and storage of personal data will be managed and stored in accordance with our Data Protection Policy and our Record Retention Disposal Schedule.

HARDSHIP FUND APPLICATION FORM

(For staff to complete with the tenant)

1. Tenant Details

Tenant Name: _____

Address: _____

Contact Number: _____

Name of Referrer: _____

Role / Team: _____

Date of Referral: ____ / ____ / ____

Has the tenant been referred to the Tenancy Sustainment Team?

☐ Yes ☐ No *(If No, application cannot proceed)*

2. Summary of Hardship

Provide a clear explanation of the tenant's unexpected or unavoidable financial hardship, including how it impacts tenancy sustainment or wellbeing:

3. Qualifying Hardship Category

Select the category that best applies:

- ☐ Moving or transferring into a property
- ☐ Inability to clear a garden impacting health or neighbours
- ☐ Unexpected change in circumstances
- ☐ Damage caused by fire or flood
- ☐ Hoarding or care/support needs
- ☐ Other (specify): _____

4. Support Requested

Select the item(s) or service(s) being requested:

- ☐ Carpets / Flooring
- ☐ Garden clearance
- ☐ White goods
- ☐ Removal costs
- ☐ Hoarding clearance
- ☐ Deep clean
- ☐ Travel costs (*justification required*)
- ☐ Other (specify): _____

Details of what is required and why:

Estimated Cost (if known): £ _____
(Maximum award per request: £1,000)

5. Income & Expenditure Evidence

Income & Expenditure Form attached:

- ☐ Yes ☐ No (*application cannot proceed*)

Supporting evidence of hardship provided (bank statements, letters, etc.):

- ☐ Yes ☐ No

6. Have charity or external funding options been explored?

- ☐ Yes ☐ No

7. Staff Declaration

I confirm that:

- The tenant meets the eligibility criteria for the Hardship Fund.
- All information provided is accurate to the best of my knowledge.
- Evidence of hardship has been collected and attached.
- I understand that funding is not guaranteed and is subject to availability and assessment.

Staff Signature: _____

Date: ____ / ____ / ____

8. Decision Panel (Internal Use Only)

Reviewed by:

- ☐ Income Manager / Deputy
- ☐ Neighbourhood Housing Lead
- ☐ Tenancy Sustainment Officer
- ☐ Welfare Benefit & Money Advisor

Decision:

- ☐ Approved
- ☐ Declined

Amount Awarded: £ _____

Reason for Decision:

Date of Decision: ____ / ____ / ____

Recorded in line with GDPR:

- ☐ Yes