



Living Well Fund

2022 - 2023

Date of approval	November 2021
Responsible director	Paul Seymour, Executive Director of Customers & Communities
Strategy monitoring body	<ul style="list-style-type: none">• WCHG Board• Customer Experience Committee (from Jan 2022)
Resident input into strategy	<ul style="list-style-type: none">• Living Well Panel - September 2021• Customer Experience Committee – September 2022
Date for strategy review	November 2023
Linked strategies/policies	Inclusion Strategy Current Tenant Income Recovery Policy Financial Inclusion Policy Community Development Strategy (in development) Living Well Strategy (in development)
Statutory and Legal Framework	
Version/date	November 2021



1. Statement & Background

- 1.1. Wythenshawe Community Housing Group (WCHG) is the largest Manchester based housing association responsible for 13,700 properties providing a home to almost 30,000 people – some 37% of the Wythenshawe community.
- 1.2 Our purpose is to provide good quality homes and services to our tenants and leaseholders and to play a leading role in creating safer, healthier communities.
- 1.3 As a response to the 4.1% increase in rents for 2022/23, along with other economic factors such as increased domestic fuel costs, inflation and the impact Covid 19 has had on the economy it was agreed by Board in November 2021 to establish a 'Living Well' fund to support tenants.
- 1.4 The Living Well fund was allocated £250k to be split between financial support for groups/individuals that operate in the Wythenshawe area and provide either support or services that help sustain tenancy's and the provision of direct financial support to tenants whom are in acute financial difficulties.
- 1.5 As part of the development of the living well fund tenants and Board members were asked to define what success would look like. Based on these discussions the following was agreed : <definition>

2. Scope and Application

- 2.1 This policy applies to all social and affordable rented properties owned or managed by the Group.
- 2.2 The following tenure types are excluded from accessing direct financial support from the Living Well fund: shared owners, leaseholders, market rent, rent to buy, WCHG employee's and former tenants.
- 2.3 The bodies responsible for monitoring the impact of the Living Well fund are: WCHG Board and the Customer Experience Panel.



3. Financial Support to Community Groups and Third Sector Organisations

3.1 Alongside the direct provision to tenants, the Living Well fund commits to working with community groups and third sector organisations.

3.2 This approach is designed to work with third sector organisations that are focussed on addressing the issues that are causing tenants to experience severe financial challenge

3.3 We will work with a variety of organisations and use data and insight, alongside customer and colleague voices to select appropriate themes in which to invest in

e.g. if food crisis is a common reason why tenants are accessing the Living Well fund, we would seek to invest in food crisis support in the area e.g. Bread and Butter Thing, Wythenshawe Foodbank.

3.4 Potential other themes may include supporting organisations that:

- Provide school uniforms
- Help access free or cheap clothes for interviews
- Access to travel cards
- Have access to cheap data to improve digital inclusion

3.5 We will adopt a proportionate approach to the commissioning, monitoring and evaluating services from community groups and third sector providers to ensure that all organisations of differing positions are able to be networked in.

3.6 We will seek to work with local organisations who may or may not be constituted – appropriate due diligence would take place.



- 3.7 We would seek to access existing provision both internally and externally in the first instance.
- 3.8 We will expect to see being the primary beneficiaries benefitting from the support being delivered through third sector and community groups.
- 3.9 Provision of financial support by Groups/individuals and third sector organisations will be provided once they have consented to WCHG's data sharing agreement.

4. Provision of direct financial support to Tenants

- 4.1 The Living Well fund also established the Group's commitment to providing direct monetary support to tenants who find themselves in severe financial difficulties or at serious risk of financial difficulties.
- 4.2 The fund is intended to support tenants financially where other funding streams, such as Discretionary Housing Payments (DHP's), UC advances, downsizing payments have been exhausted or their financial situation is such that there is insufficient time to access alternative funding.
- 4.3 The Group, as part of providing financial support, will encourage tenants to access advice and support from internal teams: financial inclusion, tenancy support etc... and from third sector organisations that are able to provide specific support to them in order for the tenancy to be sustained.
- 4.4 The Living Well fund will be managed and delivered throughout the Group with designated officers within each directorate able to access funds should a tenant present to them or be identified by a colleague during their day to day work.
- 4.5 A variety of methods will be used to deliver support to individuals which will include a mix of cash and vouchers



4.6 The criteria for applications, acceptance and delivery are set out in Appendix 'A'.

5. Monitoring and Review

5.1 The impact of the living well fund will be monitored in 2 ways:

- Specific feedback from the 3rd sector and community groups that have received financial support from WCHG through the Living Well fund. Details of the specific reporting requirements are set out in Appendix 'B'.
- Feedback on individual tenants who have received financial support from WCHG the Living Well Fund is set out in Appendix 'C'.

5.2 Details of both funding streams will be provided to WCHG's Customer Experience Panel on a quarterly basis.

5.3 Details of performance and outcomes will be provided to WCHG Board as part of the rent plan paper for 2023/24.

5.4 Living Well fund will have two budget holders: the Head of Community and Neighbourhood Development and the Head of Income who will meet quarterly to review expenditure and re-allocate funds based on service or individual needs.



Appendix 'A'

Criteria for Financial Support to an Individual Tenant or Household from WCHG's Living Well Fund

Aim

The overall aim of this procedure is to offer financial help to tenants who are in extreme hardship. The Hardship Fund offers customers emergency assistance when other sources of funding, such as Discretionary Housing Payments (DHP's), UC advances and other funding sources have been exhausted or the emergency is such that it is not possible to access alternative funding.

As part of the provision of financial support the tenant will be expected to work with internal WCHG teams such as: financial inclusion, tenancy support, motiv8 and the Youth team to address underlying issues that could impact the sustainability of their tenancy.

The tenant must also consent to any GDPR requirements made by the Group to allow for effective performance monitoring of the Living Well fund.

Background

The Living Well fund was established in response to the 4.1% increase in rents for the financial year 2022/23. At the same time as a Country we were seeing: increasing inflation, the cost of domestic fuel increasing significantly, changes to National Insurance payments and we were still in the grips of the Covid 19 pandemic that was having a direct impact on many peoples income and employment.

Financial Assistance is available for:

Tenants in extreme financial hardship can apply for assistance. The following are examples and not an exhaustive list:



- Financial assistance in order to maintain a basic standard of living e.g. food, fuel, toiletries, nappies, however this list is not exhaustive.
- One-off payments to clear or reduce debts in exceptional circumstances to avoid further debt accruing – these will be for household bills where failure to pay will result in further charges being added to the debt.
- School uniforms if unable to source directly from the school or other provision.
- We may discretionally purchase household items for customers, including furniture and white goods – this will be done via WCHG's finance department that will supply a purchase order to the value of the goods and send directly to the provider
- Transport costs to enable the tenant to maintain employment
- Where severe Benefit sanctions have resulted in financial difficulties stopping the tenant replacing essential household items such as washing or cooking facilities.
- Where the applicant is unable to work due to a serious/terminal illness which has resulted in financial difficulties
- Any application made by a tenant in specific circumstances will be considered on its individual merit.

The Living Well fund will not:

- Help with payment for non-essential bills including television subscriptions and other non-essential costs.
- Non-essential household items.

Criteria for Applicants:

In order to access the Living well fund you must:

- Be an WCHG tenant in assured social or affordable tenancy.
- Have exhausted all other avenues of assistance before applying to the fund or the nature of the financial hardship means that there is insufficient time to look at other funding sources.



- Be able to demonstrate genuine hardship, an assessment must be carried out with the tenant to establish whether the financial hardship is genuine or could be alleviated by any other means.
- Be prepared to provide evidence of income and expenditure.
- Be prepared to consent to work with teams across the business, in the third sector or any agency that can assist in identifying and addressing any short or long term financial, social or personal issues that could impact the sustainability of their tenancy.
- Any application must be made for a specific sum. This must be either evidenced through provision of supporting evidence such as bill/demand or costed such as a replacement for white goods or for school uniforms.
- During the first year of operation the Living Well fund will accept one application per tenant with a maximum value of £500. This is subject to review and where exceptional circumstances are presented then further applications will be considered on their individual merits.

Applications made on behalf of tenants by internal teams or other agencies

There may be exceptional circumstances where the tenant is unable to apply directly and so is assisted by an internal team: financial inclusion, tenancy support or by a third-party organisation. The same qualifying criteria will apply and as part of the application those assisting the tenant will need to identify and articulate the immediate need for financial assistance and provide details of how they intend to support the tenant to address any underlying causes.

Service Delivery Decision Making

Staff in each directorate will have opportunity to volunteer to be a Living Well fund champion. In undertaking the role they will be expected to apply the criteria outlined to any application made by a tenant or on their behalf.

Where there is a query regarding eligibility or the amount requested the champion will seek advice from the designated budget holders or any deputies that they specify in their absence.

Monitoring and Review



The Living Well fund will have two budget holders: Head of Community and Neighbourhood Development and the Head of Income who will meet quarterly to review expenditure and re-allocate funds based on service or individual needs.

Head of Housing Services and Head of Living Well will meet quarterly to discuss operational matters and recommend improvements.

Power BI will be used to administer the fund and also create useful insight and support with GDPR issues.

Community Development Officers will support organisations with reporting if necessary

WCHG Board and Customer Experience Panel will be provided with quarterly updates regarding expenditure and details of the type of support provided to individual tenants. This will then provide a broader context as to the challenges faced by tenants on a regular basis and if WCHG is the correct organisation to provide a response to these issues.



Appendix 'B'

Impact measurement

1. Numbers of tenants benefitting from investment
2. Case studies and feedback
 - a. Third sector organisations
 - b. Tenants
 - c. Intended and unintended impact (direct/indirect) e.g. third sector/community organisations are:
 - i. better networked and connected within Wythenshawe and Manchester
 - ii. have a more developed relationship with WCHG
 - iii. able to share insight WCHG
 - iv. able to reach customers that WCHG may not (EDI)
3. Tenants who accessed additional support (e.g. accessed additional benefits as a result of a referral to FI)
4. Reporting frequency and detail will be in proportion to the funding provided.