

# PCHA's Hardship Fund

**At PCHA we aim to provide a high-quality service to residents and enable them to thrive. As part of this vision, we have set up a Hardship Fund in response to the challenges many PCHA residents face with loss of income, increased living costs and increased reliance on welfare benefits, particularly as a result of the Covid-19 pandemic. We recognise that in challenging financial times, unexpected expenditure can tip the balance for those who are already struggling.**

**The purpose of our Hardship Fund is to provide one-off grants for residents who are faced with a financial crisis or struggling with an unexpected expense that might cause them undue hardship and/or impact on their ability to sustain their tenancy.**

## Receiving grants from the Hardship Fund

Residents who receive a grant from PCHA's Hardship Fund are not expected to repay this money. It is a one-off payment to aid people in challenging times and help them get back on their feet.

All grants are entirely discretionary and dependent on our budget which is reviewed annually.

The Hardship Fund will only provide a grant where the resident has no disposable income or alternative source of funding available, or it is impractical to use alternative funding (e.g., due to timescales or significant vulnerability).

The maximum value of any one claim is normally £500.

All claims will form part of a comprehensive debt management plan. Residents must be willing to engage in this process as part of the assessment.



## Am I eligible for a grant from the Fund?

To be eligible to make an application for a grant payment you must:

- Be a current resident of PCHA
- Be willing to undertake an income assessment with a member of PCHA staff and engage in the assessment process
- If you are in rent arrears, we will expect you to engage positively with us on this as part of the application process
- You must not generally be in significant breach of your tenancy agreement, in a legal dispute with PCHA or under our Unacceptable Behaviour Policy. However, this will be considered on a case by case basis.
- Not have made a previous claim for grant within the last 12 months.



## What can a grant be used for?

Hardship Fund grants are intended to be used for one-off emergencies or unexpected costs. For example, the fund may be used for the following purposes:

- White goods
- Essential furniture (in some cases)
- Funeral expenses
- Food vouchers
- School uniforms
- Car repairs (where car is essential)
- Travel costs to get to work/ go for interviews
- Access to professional debt advice.



Hardship fund grants are generally not intended to be used for rent payments, other debts or day-to-day expenses.

## How can I apply for a grant?

Please call or email us to arrange for an initial assessment, which depending on the outcome may result in a home visit to complete our application form. Each application is assessed on an individual basis. You will need to engage in a financial assessment with one of our staff. You may need to provide evidence to support the application, such as copies of bills and bank statements.

The assessment will include consideration of whether other sources of funding such as charitable grants or additional welfare benefits are available. We may also refer you to other agencies who can provide advice around debt and money-saving and request that you seek assistance via Pocket Power who provide support around achieving the lowest household bills.


## How will I receive a grant?

If your application is approved, PCHA will then purchase any agreed goods, services or vouchers directly. If PCHA have agreed to pay a utility or other bill, this will be paid directly to the supplier.

## What if my application is unsuccessful?

You will be informed if your application is unsuccessful, with reasons for the decision. We will also signpost you to other possible organisations who may be able to assist you.

**If you would like more information about PCHA's Hardship Fund or to make an application, please contact one of our Tenancy Services Officers. They can be contacted on 020 8659 3055 or by email at [housing@pcha.co.uk](mailto:housing@pcha.co.uk).**

 <b>PCHA Hardship Fund Application Form</b>	
Your name:	
Your address:	
How much grant are you requesting?	
What is your reason for requesting this grant? (What will the funds be used for?)	
What difference will this grant make to your life?	
What measures have you already taken to manage your finances or reduce any debt?	