



## Coronavirus Hardship Fund Application Guidance

The Government have announced wide ranging financial assistance packages for businesses, employers and renters. Please refer to - <https://www.gov.uk/coronavirus> to ensure you are making applications to maximise your entitlement.

Pentland Housing Association have introduced a limited hardship fund that we will operate during the Coronavirus crisis period to provide assistance to those tenants who are finding it difficult to cope financially due to a related loss of income.

The sort of items that would qualify for a hardship grant are:

- Food
- Help with energy bills
- Connection to Broadband to maintain contact with relatives
- Mobile phone bills (in exceptional circumstances such as domestic violence cases)
- Short term rental support (for those not eligible for UC or Housing benefit)

You should apply for Universal Credit to cover your housing costs where you meet the eligibility criteria as we cannot help you with rental costs unless you are ineligible for UC or Housing Benefit. Housing costs will be paid direct to you from Universal Credit and you then must pay them to Pentland Housing Association.

A tenant may make a request for their UC payments to be paid directly to Pentland Housing if they have rent arrears or find it difficult to budget. Please talk to your Housing Officer if you need guidance. We may be able to assist in other ways.

If you feel you are experiencing financial hardship due to causes that have not been addressed by measures already in place, please complete the application. If you cannot do this online and email it to us, please contact your Housing Officer who will assist you.

## Application Criteria

- You are experiencing unexpected financial difficulty due to a drop in your income or change in circumstances due to the Coronavirus pandemic.
  - You or a household member have had your job furloughed and your income has been reduced as a result.
  - You or a household member have experienced a significant and permanent reduction in working hours.
  - You or a household member are self-employed and can no longer work.
  - You or a household member have lost your job without being furloughed.
  - You or a household member are in receipt of SSP due to self-isolation or have contracted covid-19.
  - You or a household member are unable to work due to childcare issues.
- You can provide evidence as to what steps if any you have taken, i.e. applied for UC, spoken to other agencies.
- You can provide evidence of furlough, layoff, and statutory sick pay or permanently reduced working hours from your employer.
- You can evidence that you have been active as self-employed in the past tax year.
- You are willing to talk to your Housing Officer about your application.
- You are a Pentland Housing Association Tenant
- One application per household

## Points to note

- Not all applications may be successful.
- There will be no cash payments.
- Awards will not necessarily cover all your financial needs.
- Applications will be treated with confidentiality; we may use the content for reporting reasons and will treat your data in line with our Data Protection Policy.
- Only one application per household, from a named tenant.
- We will not consider debt due to the Association prior to the pandemic for award.
- We will normally make only one hardship payment award per household.
- We will not consider debt prior to the pandemic, for example historic energy bill arrears, for an award.
- We will do our best to get back to you within 5 working days and payments will be made on the first Friday afterwards.