Archie Homes

Cost of Living Support Guidance Note

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Archie Homes will provide this document, on request at no cost, in large print, in Braille, in audio or other non-written format, and in a variety of languages.

1.0 BACKGROUND

1.1 In order to support Archie Homes customers who are experiencing genuine hardship the Archie Homes Board approved a cost-of-living crises support package on 20th February 2023.

1.2 Attached in appendix one is the support package available which details the types of support which can be offered.

1.3 This guidance note sets out the approach to be taken by Archie Homes and the managing agents acting on Archie Homes' behalf.

2.0 GUIDANCE

2.1 There are a range of circumstances which a customer may be facing in the current economic climate. These include:

- Unable to afford their rent payments and falling into arrears
- Facing homelessness or eviction as unable to meet the running costs of their home
- Unable to pay for essentials such as food and clothing
- Unable to afford to heat their home or pay essential utility bills

2.2 We understand that there are customers who will be in genuine hardship, and the need to distinguish between customers who genuinely cannot pay, with those who choose not to pay and prioritise other expenditure. For the latter group of customers, it is important to advise them of the priority bills they should be

focussing on, completing a review of their income and expenditure and referring them to a money advice service of the CAB.

2.3 For customers who are in genuine hardship, please complete the following:

- a review of their household income and expenditure ensuring you complete all outgoings including gas, electricity, water, council tax, internet, sky tv or alternatives, running of a car, (including fuel, tax, insurance, servicing and maintenance), any store cards or other loans, food, clothing, maintenance payments, rent and service charges, mortgage payments, any other outgoings and sundries.
- ask them to approach a money advice service to ensure they are claiming all the correct benefits.

3.0 SUPPORT AVAILABLE

3.1 If the income and expenditure review shows genuine hardship, the cost-of-living support can be provided as a one-off support. This can include the following:

- Fuel Vouchers to a maximum of £50
- Food Vouchers to a maximum of £50
- Support with rent payments including an agreement to write off an amount subject to the customer agreeing to pay an element of the debt, please seek approval from the Head of Archie Homes to take this action.
- If the customer is facing eviction or homelessness due to rent arrears, please approach the relevant Local Authority Revenue and Benefit Department to establish if the customer can access their homelessness prevention fund. Local Authorities will often make a payment to contribute of clear arrears to prevent homelessness and the costs of paying for the customer to be in temporary accommodation.
- Money advice and support with debt. If the customer has a longer term issue with affordability due to escalating debts, please refer the customer to their local Citizens Advice Bureaux, Trussell Trust or Step Change Debt Advice Service.

4.0 RECORDING

4.1 Please make a record of the support that has been provided, the amount and type of support and record it on the customers rent account note pad or their tenancy file. Please also record the type and amount on the cost-of-living support log in appendix two. This will enable us to track the type of support provided and the amount spent.

4.2 Review of this guidance note due: February 2026.