



Living Well Fund 2024 - 2027

Date of approval	9th September 2024
Responsible director	Paul Seymour, Executive Director of Customers and Communities
Strategy monitoring body	<ul style="list-style-type: none"> • WCHG Board • Customer Experience Committee
Resident input into strategy	Customer Experience Committee Scrutiny Group
Date for strategy review	September 2026
Linked strategies/policies	Wyth Everyone Strategy Tenant Income Recovery Policy Financial Inclusion Strategy (in development) Community & Neighbourhood Development Strategy Living & Ageing Well Strategy WCHG Corporate Plan & Purpose
Statutory and Legal Framework	Consumer Standards
Version/date	



1. Introduction

- 1.1. Part of Wythenshawe Community Housing Group's purpose is to play a role in creating healthy, safer communities.
- 1.2. The Living Well Fund helps the organisation work towards that. It provides direct support for residents, as well as support for local third sector organisations who in turn help WCHG achieve its purpose and key strategic aims.

2. Strategic Objectives

- 2.1. The Living Well Fund Policy is designed to align with the goals and strategic priorities in the following strategies:
 - **Community and Neighbourhood Development and Living & Ageing Well strategies** – Providing support for groups in Wythenshawe that provide services and activities that help achieve the outcomes in these strategies for WCHG's tenants and customers including the wider community.
 - **Financial Inclusion strategy (in development)** - Providing direct support for customers experiencing significant financial challenges to help them sustain their tenancies.
- 2.2. The current situation remains difficult for our customers, with the cost of living crisis and government budget cuts continuing to impact our tenants, residents and communities. The two-child benefit cap is still in place under the new government, and there are concerns about a significant gap in the country's finances
- 2.3. The ongoing conflicts in Europe show no sign of improving and energy prices have already been increased.
- 2.4. Furthermore, the winter fuel allowance is set to be means tested.



3. Scope and Application

- 3.1. This policy applies to all social and affordable rented properties owned or managed by the Group.
- 3.2. 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 employees and former tenants.
- 3.3. The bodies responsible for monitoring the impact of the Living Well fund are WCHG Board and the Customer Experience Committee.

4. Financial Support to Community Groups and Third Sector Organisations

- 4.1. Alongside the direct provision to tenants, the Living Well fund commits to working with community groups and third sector organisations who deliver services in Wythenshawe that benefit WCHG tenants.
- 4.2. Local organisations, rooted in the community are often best placed to identify what will work best in the communities that they serve.
- 4.3. The Fund will consider applications that help us achieve the outcomes within the Living & Ageing Well strategy and the Community and Neighbourhood Development strategy.
- 4.4. We will adopt a robust approach to the grant making, monitoring and evaluating of services from community groups and third sector providers to ensure that customers are getting impact and value for money.
- 4.5. Appropriate due diligence will take place to provide assurances that organisations are safe, well run and able to deliver what is contained within the application.
- 4.6. Trends and gaps will be understood and acted upon.



- 4.7. We will seek to encourage organisations to access other provision externally in the first instance and favour applications that have secured matched funding from other partners.
 - 4.8. We will expect to see customers of WCHG being the primary beneficiaries benefitting from the support being delivered through third sector and community groups.
 - 4.9. Provision of financial support by groups and third sector organisations will be provided once they have consented to WCHG's data sharing agreement.
- 5. Provision of direct financial support to residents**
- 5.1. The Living Well fund also established the Group's commitment to providing direct support to tenants who find themselves in severe financial difficulties or unable to access goods where not having them would have a severe impact on their quality of life & tenancy sustainability.
 - 5.2. The fund is intended to support tenants financially where other funding streams, such as Discretionary Housing Payments (DHP's), Local Welfare Provision, Universal Credit (UC) advances, rightsizing payments have been exhausted or their financial situation is such that there is insufficient time to access alternative funding.
 - 5.3. The Group, as part of providing financial support, will encourage tenants to access advice and support from internal teams: financial inclusion, Living Well team etc. and from third sector organisations that are able to provide specific support to them in order for the tenancy to be sustained.
 - 5.4. The Living Well fund (direct payments) will be managed and delivered throughout the Group through a centralised process, managed through the Rent & Financial Inclusion Team. Requests will be made by WCHG colleagues via a Form on the Group's intranet page on behalf of the tenant or household that they have identified as needing support.
 - 5.5. A variety of methods will be used to deliver support to individuals which will include direct provision of goods, vouchers and cash vouchers as appropriate.



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

6. Monitoring and Review

- 6.1. There will be specific feedback from the 3rd sector and community groups that have received financial support from WCHG through the Living Well fund annually.
- 6.2. A 'deep dive' of three organisations per year, this could be in partnership with Scrutiny Group or Service Inspectors
- 6.3. Guidance for applying organisations can be found can be found in appendix b.
- 6.4. Feedback on individual tenants who have received financial support from WCHG the Living Well Fund is set out in appendix c
- 6.5. WCHG Board and Customer Experience Committee will be provided with an annual update in September regarding expenditure and details of the type of support provided to individual residents and community groups.
- 6.6. The Living Well fund will have two budget holders who will, if needed, meet quarterly to review expenditure and re-allocate funds based on service or individual needs.
- 6.7. Community Development Officers will support organisations with reporting if necessary



Appendix 'A'

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

Aim

The overall aim of this policy is to offer financial help to tenants who are in extreme hardship where we can, please note we have a limited budget and so need to have this criteria. The Fund offers customers emergency assistance when other sources of funding, such as Discretionary Housing Payments (DHP's), Local Welfare Provision, Universal Credit (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, Neighbourhood teams, Living Well and Tenancy audit teams, and contracted employment work such as Motiv8 and Support to Succeed 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 and a result of the research obtained from the 'Understanding Wythenshawe' report with regard to social deprivation in Wythenshawe. 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 through WCHG colleagues. 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 community based provision.
- We may discretionally purchase household items for customers, including furniture and white goods.
- 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.
- Mobile phone that will enable the tenant to maintain a claim for Universal Credit.

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 a 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.
- In any given year the Living Well fund will accept one application per tenant. This is subject to review and where exceptional circumstances are presented then further applications will be considered on their individual merits.



Appendix 'B'



Wythenshawe
Community Housing Group

LIVING WELL FUND GUIDANCE FOR COMMUNITY GROUPS



I'm delighted you're considering applying to the Living Well Fund and thank for your interest in working with Wythenshawe Community Housing Group (WCHG).

We are committing to playing a leading role in creating healthier, safer communities. The Living Well Fund supports well run organisations across Wythenshawe who can help us achieve the objectives as per the Community and Neighbourhood Development Strategy and Living Well and Ageing Well Strategy:



Digital Inclusion: Getting customers and communities online



Community connections: Supporting local voluntary organisations to increase their capacity and local offer



Young People: Supporting young tenants to achieve their potential



Employment and Skills: Making sure customers benefit from Wythenshawe's exciting growth



Inclusive Communities: Creating inclusive communities where everyone belongs and has their voices heard



Older people: Creating opportunities for older residents to live well in their homes



Living Well: Supporting customer who are struggling to thrive in their tenancies and live well, including those who live with disabilities perhaps in supported accommodation



Domestic Abuse: Support people affected by domestic abuse access support and move forward in their lives



Healthy communities: Help Wythenshawe become healthier

We would like to hear from organisations rooted in Wythenshawe with deep knowledge of the community to deliver creative and realistic work to help achieve those outcomes. We will not be prescriptive in what we will fund as we believe that the community knows how best to solve its challenges.



Wythenshawe Community Housing Group

WHO CAN APPLY?

The fund is open to voluntary and community sector organisations based in Wythenshawe or delivering services to people that live in Wythenshawe. **The maximum grant is £5,000.** Organisations must ensure the project funded by Living Well Fund primarily benefits our tenants and residents.

Organisations must also:

- Be constituted
- Have a set of objectives that allows them to undertake the activities they are proposing
- Be values driven
- Be non-party political
- Provide services or activities that are not religious in nature and do not promote religious affiliation
- Have at least three trustees or directors (who are not related to each other and are not paid shareholders)
- Have a bank account in the organisation's name

WELL RUN:

The Living Well Fund will fund organisations that can evidence they are organised and operated in a way that increases the likelihood of their activities being effective.

Organisations must be able to evidence that they have:

- Adequate governance, including a functioning board and key policies (e.g. Safeguarding, insurances etc)
- Staff and volunteers with the appropriate skills to carry out their activities.

DUE DILIGENCE:

Following the offer of a grant, we will carry out a number of checks to ensure all the information given in the application form is accurate. If all of the checks are satisfactorily passed, a final grant offer will be made.

DIVERSE RANGE OF INCOME AND ADDITIONAL INCOME:

Organisations that are able to evidence that they receive income other than what they are hoping to receive from Living Well Fund will be received most favourably.

MONITORING ORGANISATIONS:

Organisations will be required to provide information at agreed intervals throughout the grant.

Monitoring organisation, continued over the page...



Wythenshawe

Community Housing Group

MONITORING ORGANISATIONS CONTINUED...

Type of Information	Description	Regularity
Activities	What activities have taken place with how many people	Mid-point
Outcomes	Progress towards outcomes as detailed in application	Mid-point
Additional Funding	Description and amounts of additional funding	Mid-point
Beneficiary Data	Number of WCHG tenants and residents	Mid-point
Finance Form*	Expenditure	Mid-point

*we reserve the right to ask for receipts for expenditure for up to 12 months after your final report is received.

SUPPORTING INFORMATION:

With your application, please include expenditure information. An example is below.

Activity	Information	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Total
		£												
Staff														
Room Hire														
Travel														
Materials														
Overheads														
Publicity														
Food and drink														

THE FINAL REPORT:

The final report must be received within 4 weeks of the completion of your project. If the report is not to the required standard, or not received at all, organisations will not be able to apply for further funding from any of our funding streams.

SUPPORT:

We recognise organisations may need support during the grant period, or around the reporting time. Our community and neighbourhood development team is available and will be in touch throughout.