

Policy Owner	Paul Holding	Business Area	Housing Services
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## Coastline Crisis Support Fund Policy

### 1.0 Purpose of the Policy

- 1.1 The purpose of Coastline's Policy is to ensure that all employees of the Coastline Group are fully aware of their responsibility in identifying and supporting customers that are experiencing or at risk of severe hardship and are aware of the Sustainability Fund and how to access it. It will also be shared with contractors who have direct contact with customers.

### 2.0 Background

- 2.1 Introduced during the Covid-19 pandemic as a Coastline Hardship Fund and now called the Sustainability Fund, it is to support customers in crisis alongside provision of guidance and signposting to increase future financial resilience. In addition to crisis support, this Policy will also be used to provide further funding and support for households in priority need as below:

- Where there are health issues, disabilities, or vulnerabilities;
- With three or more children (due to limitations on child benefit); or
- With a sole occupant living in a larger property (due to bedroom tax)
- Customers impacted by higher-than-average service charges, where a decision was made not to cap the charges but to support affordability issues via this fund;
- Where noise in a flat is an issue caused by the customers inability to afford floor coverings;
- For the provision of lounge carpet for flats on re-let that are above ground floor level;
- Customers in remote geographical locations in need of additional health & wellbeing support; and
- Customers affected by changes to welfare benefits, such as Winter Fuel Payments.

- 2.2 The amount of funding available is reviewed annually and is 100,000 for 2025/26. We seek to maximise the use of the fund to those that need it the most and provide as much information and guidance to all our customers that we can.

### 3.0 Legislation, Statutory Regulatory duties & references

- 3.1 Coastline has overall responsibility for ensuring this Policy complies with our legal and ethical obligations, and that all those under our control comply with it. Coastline has primary and day-to-day responsibility for implementing the Sustainability Fund, monitoring the use and effectiveness, dealing with any queries, and auditing internal control systems and procedures to ensure they are effective in providing fair and equitable support for customers in crisis.

### 4.0 Main Principles

- 4.1 Coastline is committed to ensuring that the Sustainability Fund is used most effectively alongside other options set out at Appendix A. This ensures that the likelihood of debt and severe hardship is minimised in the first place through effective referral to advice agencies,

foodbank vouchers and support with essential household items and in some cases assistance with the ability to power and heat their home.

- 4.2 Where we support customers with the provision of white goods we will use the most cost effective option in line with any existing agreements and purchase only B rated (or better) appliances, where available.
- 4.3 When proposing support through the Sustainability Fund, an assessment of the situation should be completed to ascertain the circumstances and the level of risk. There is no single definition of hardship and no set level of support but action taken should be demonstrably proportionate and appropriate to the situation, with the customer at risk's best interests at the heart. Coastline recognises that situations rarely have straightforward answers and this reminds us that we are dealing with human beings, with all their complexities, histories and frailties. Discussion with the Manager, Head of Service or Director should take place to consider all the customers' requirements and any support needs and agree appropriate action. All cases should be raised and approved via CRM which requires the Managers sign off as part of the workflow.
- 4.4 Any colleagues that are also customers would not normally qualify under this Policy, however where there are colleagues at risk of extreme hardship the Head of Service should review before proposing any exceptional cases to the Service Director; a decision will be made and formally recorded through a probity declaration, confirmed by the Manager, approved by the Head of Service and ratified by two Members of the Executive Team, one of whom should be the CEO or DCEO (with responsibility for Housing, Assets and Communities) (recorded under Coastline's governance process). This will also apply for customers who are related or closely connected to colleagues.

## **5.0 Communication & Awareness**

- 5.1 Training on this commitment and on the risk our business faces from customers' ability to sustain tenancies, improve wellbeing and have quality of life, forms part of the training and awareness for all individuals who work for us that have direct contact with customers. This is supported by the operational procedures for colleagues.
- 5.2 Increasing colleague awareness – it is recognised that all colleagues have a role and responsibility in supporting customers with the cost of living crisis. Colleagues from Income Management and the Tenancy Sustainment Teams will continue to periodically attend all front-line teams' meetings to share information on support services that are available and things to look out for when engaging with customers that may indicate they are struggling. This will help customers access support at the earliest opportunity.
- 5.3 With regular promotional campaigns timely communications are issued to customers, for example support in claiming benefits that open up eligibility for this scheme in addition to external funds. Previous communication centred on Pension Credit, Winter Fuel Payments and Disability Cost of Living Payments, for example.
- 5.4 Colleague support –The Income Management and Tenancy Sustainment Teams will continue to work with the People and Culture Team with the aim of rolling out further information and support for colleagues who themselves may be struggling. This is in addition to Coastline's status as a Living Wage Foundation and Living Pensions employer.

## **6.0 Monitoring and Compliance**

- 6.1 Management at all levels are responsible for ensuring those reporting to them understand and comply with this Policy and are given adequate information and processes that enable them to carry out appropriate checks in relation to sustainability funding support.

6.2 Colleagues are required to read and comply with this Policy. The prevention, detection and reporting of sustainability support for our customers and those in our communities is the responsibility of all those working for us. All Coastline colleagues are required to avoid any activity that might lead to, or suggest, a breach of this Policy. Any colleague that fails to adhere to this policy may be subject to formal disciplinary action.

**7.0 Working in partnership**

7.1 Partnership working and pooling resources is strategically important as we are unable to assist all customers with the level of funding Coastline has available. It is important to consider all support options alongside those offered by Coastline to maximise the support we can provide for our customers. Typical examples are detailed at Appendix A.

## Appendix A (current at April 2025)

In addition to financial support through the Sustainability Fund, Coastline can help directly through advice such as:-

- Fuel Debt Advice in the Community – - Members of the Tenancy Sustainment and Income Management Teams have completed training to provide more specialist knowledge, enabling them to provide more effective and person-centred guidance around energy use and debts. Training has included *Fuel Debt Advice in the Community (City and Guilds Level 2)*.
- Money saving tips – as well as promoting money saving tips through customer contact and social media, Coastline are linking in with other established resources such as Quids In! Magazine, providing households with tools and advice to effectively manage their money.
- Loss of Heating / Hot Water Customer Payments Procedure

We can also signpost Customers to external support including:-

- Community Energy Plus (CEP) – Coastline are working with CEP to promote referrals for support to manage energy bills and run homes efficiently. CEP are also raising awareness with colleagues to ensure greater reach of advice and guidance to households;
- South West Water – colleagues are able to signpost and refer customers to South West Water for help with their water bills. Vulnerable customers that have high water usage, for example due to medical reasons, may be able to have their water bill capped. Customers struggling with payments and arrears can also access help, where arrears may be cleared full in exceptional circumstances, or they may offer to match payments towards clearing the arrears.
- Money Adviser Network – colleagues can refer to the Money Adviser Network, which is Government funded and provided by the Money and Pensions Service. Customer's financial needs will be triaged and they can then receive advice and support with their finances and debt management.
- Help with Money Leaflets – Coastline have developed leaflets and other materials such as business cards to help promote support that is on offer from Coastline and in the community. Alongside this, colleagues also have a range of leaflets from other agencies to help customers access support themselves.
- Food Banks – whilst teams work closely with all foodbanks across Cornwall, Coastline works especially closely with Camborne, Pool and Redruth Foodbank, located in our communities with the highest levels of deprivation. It operates a Cost of Living Fund, distributing grants to customers for food, energy and other household essentials. Funds will often be paid in cash to the customer too, giving them greater flexibility;
- Help with Food – many customers are aware of food banks, but colleagues also help customers access free or heavily discounted food from other sources such as local community larders. Cornwall Council has launched an interactive Community Food Support Map to signpost customers to their closest community support. This map can be found here:

[Help with Food | Let's Talk Cornwall](#)

- Discretionary Housing Payments – customers struggling and in rent arrears are supported to access funding from Cornwall Council to clear rent arrears. This will typically arise where a customer has fallen behind due to a change of circumstances. -;

- Council Tax Support – Cornwall Council can help customers on low incomes. Eligibility is means tested but can lead to contributions towards Council Tax payments.
- Social Broadband Tariffs – many broadband and telephone providers now offer social tariffs, for households on low incomes, including those in receipt of Universal Credit or Pension Credit.
- Household Support Fund – initial set up with Government funding by Cornwall Council in September 2021, funding has been extended to the end of March 2026. The Household Support Fund has previously been used to provide cash payments to low-income households and families. Leftover funding has also been used to fund other agencies, such as the Time2Move Holiday Programme, providing help to families during school holidays, Citizen's Advice and Community Energy Plus.
- Stop Loan Sharks – though not directly supporting customers with the cost of living, it is recognised customers may be increasingly at risk of turning to illegal lending to help cover their day-to-day costs. Colleagues can signpost customers to the Illegal Money Lending Team, working as Stop Loan Sharks, for advice and to provide information to aid investigations.

And there are also direct avenues of financial support including:-

- Winter Fuel Payments - For Winter 2024/25, eligible households were able to obtain up to £300, for help with heating costs. The Winter Fuel Payment is expected to continue, though changes in eligibility by the Government in 2024 now mean this payment is means-tested.
- Warm Home Discount – households may receive a £150 discount off their energy bill in Winter 2025. Customers will be eligible if they are in receipt of the Guarantee Credit element of Pension Credit or are otherwise on a low income and have exceptionally high energy costs. Cornwall Community Foundation - in 2024 The Cornwall Community Foundation received over £180,000 towards their Cost of Living fund with a focus to help community groups helping individuals in need.
- Evouchers - is an online platform that Coastline have implemented allowing customer-facing colleagues quick and easy access to food and energy vouchers. Vouchers can be issued immediately at the first point of contact, with nearly 600 vouchers issued to customers across 2024/25.
- Housing Perks – in 2024, Coastline launched a free to use app, Housing Perks, which customers can use to access savings and discounts of up to 10% at over 100 supermarkets, high street shops and online. AO - Coastline has an agreement with AO which can be used for the provision of products and service (sales, rental, installation, recycling, and removal) including, but not limited to white goods and other small domestic electrical goods.
- Legal and General Affordable Homes – LGAH holds a Customer Support Fund, which operates similar to Coastline's Sustainability Fund. Support could include crediting a rent account to help recover from sudden loss and change of income, or help with white goods, energy or shopping vouchers.