Vico Homes

Hardship Scheme Review

Resident Involvement Team

Introduction

The Resident Involvement Team is responsible for finding and involving customers so they can give their feedback to improve our services and any of our decision making.

The team supports colleagues who are responsible for the review of existing policies, procedures and other documents where customer consultation is needed, or where changes to services or the creation of new ones are being considered.

This review was requested by the Corporate Debt Manager, who wanted customer feedback on the idea to increase levels of support given to customers through our existing Hardship Scheme. We recruited a task and finish group from members of our Neighbourhood Panels and Customer Panel to comment on this.

Aims

- Measure customer support for making changes to the Hardship Scheme
- Collect customer comments on our proposal

Questions asked:

Dear Customer Panel Member / Neighbourhood Panel Member

We'd be grateful for your opinion on the proposal below. Please respond to this message, to indicate if you are in agreement and include any comments you may have

We established a Hardship Scheme in 2020. Its purpose is to provide help for our customers in rent arrears.

The fund can be used in certain circumstances to help reduce rent arrears, improve individuals' confidence with money and improve health and wellbeing where we can remove some of the stress of being in debt.

- We can pay off 100% of current rent arrears up to a maximum of £1,000
- We can pay off 80% of current arrears over £1,000, up to a limit of £2,000
- To ensure that the Scheme is effective and continues to provide the levels of support we first intended, we are proposing to make the following increases:
  - We can pay off 100% of current rent arrears up to a maximum of £1,500
  - We can pay off 80% of current arrears over £1,500, up to a limit of £2,500

You can read more about our support for customers Help with money and ways to pay your rent | Vico Homes

If you've any queries about this proposal, please contact tenants@vicohomes.co.uk. We'll try to provide information to help you give a response, but more general questions are likely to receive feedback after the consultation has ended.

Customer feedback

1.	Thank you for the opportunity to comment and I am in complete agreement with the proposal to increase the amounts.
2.	I only heard of this after attending a WDH Insight Meeting from another tenant. Whilst I think it can be an essential help to some struggling tenants I feel also that some have genuine need you are going to get some bogus claims that are or have been self-inflicted. Also claims that have working partners working and claiming benefits as single persons and not declaring the extra income. Or even have money for drugs, alcohol, takeaways or designer clothes but not rent. Opposite to all this there is people who are trying to improve their, life, get better health, keep on top of things and pay bills and do without essentials. These will not be eligible!!! Like myself. I try to pay rent first after an elderly gentleman told me in my, youth that always pay your rent! As you can get a meal anywhere, but not a roof over your head, especially if I decided to have family. So, which should I have done? So once again I feel that I am being penalised. Sorry for the rant.
3.	I think it would be a good idea that this is highlighted in the Newsletter and the proposed changes because as a tenant I was not aware of this scheme. It could be because I have been fortunate enough not to need to make use of it. Also people getting debt help and advice from other agencies/charities will not necessarily be told about the help WDH can give (even though they may be aware of it) due to different systems used to advise clients.
4.	I never knew this scheme was available. In the past I have struggled and had telephone calls chasing me for my rent, not one of the call operators mentioned that there was potential help available. I think it is a fantastic idea and myself personally If I had been informed that this scheme may possibly help I may have reached out to save myself from the worry stress and illness it caused at the time trying to figure out how I could pay the rent. Therefore my only suggestion would be to inform people of the scheme if you can see they are genuinely struggling to avoid getting into further arrears.
5.	Firstly, thank you for sending this information to me, it is heartening to know that WDH are working hard to help tenants during these challenging times. The Hardship Scheme is in, my opinion a thoughtful and worthy scheme, I was unaware of this scheme until now. It is comforting to know that this is in place. It encompasses many different aspects and provides support and more importantly helps the most vulnerable within our community.

	I wholeheartedly support the proposal, and find the information provided to be well planned.
6.	Yes, I agree.
7.	I like this proposal.
8.	Well we are lucky not to be in such a situation as described thankfully. We do sympathize with the unfortunate people that are in such a situation and please to hear you are willing and able to help such unfortunate people in these circumstances. We are not sure how we can assist in this situation, we are not wealthy as you know we are living in a council house ourselves and we are old age pensioners.
9.	I agree with your proposal as with your email below. With the cost of living hitting many young families, it's a hard decision as whether to cover the bills or feed the children.
10.	I think it's a good idea.
	I didn't know until I went to a focus group yesterday what cash wise actually did. I do agree that this is good. But what cash wise actually helps with needs to be made clearer I wasn't aware any help in my case to my heating that they could actually help me.
11.	I agree with the increase, if this help is going to the people that really need it.
12.	I'm in agreement with proposed increase as set out below. In agreeing I assume that WDH has robust checks and processes in place to ensure that tenants in financial difficulty are supported appropriately, and, equally, that WDH's finances are safeguarded.
13.	I fully support the proposal.
14.	I wasn't aware this scheme existed. Is there a set criteria or is it at someone's discretion. I don't feel able to comment on something I knew nothing about. I am surprised that anyone could get to that level of debt without prior intervention.
15.	I am happy with the new proposals. What do we take into account when making decisions on awarding these grants.
16.	It was really good to see such a proposal for your tenants when they are really struggling and I fully agree with the proposal.
17.	This was an initiative that was new to us as tenants of only 3 years. We are lucky enough to have no money worries, at THIS time in our lives!.. and feel blessed for it. I think this support for WDH families in such a situation is to be commended, and the changes to the families rent situation must help them sleep at night and improve

	wellbeing and in turn, their families lives. I feel the increase at this point in time is appropriate.

Next steps:

We shared this feedback with The Corporate Debt Manager. For the purposes of transparency and to demonstrate customer influence of service delivery.

To make sure we're transparent and to show tenant influence of service delivery, we will keep this feedback and, following a review, we'll outline the changes made in the report.

Reviewing Manager's feedback:

Feedback from Head of Income Management

The consultation told us that customers supported changing criteria for the award. We were able to put the proposal to the Vico Executive Team who agreed to the changes.

This helped support 649 families who have been awarded the hardship from October 2024, with another award being made to 780 customers in December 2025.

The hardship scheme is now more visible on the website and is on the link https://www.vicohomes.co.uk/supporting-you/hardship-scheme/

Each application to the Hardship Scheme is assessed on a case-by-case basis. Every applicant must provide details of:

- All household income
- All outstanding debts not owed to us
- Any current savings
- Full income and expenditure details for the home

We also offer a lot of different support to help our customers and can be found at our website https://www.vicohomes.co.uk/supporting-you/help-with-money-and-ways-to-pay-your-rent/