

**Thirteen Housing - Tenants Hardship Fund
in partnership with Moneywise Credit Union**

Thirteen Housing is concerned about the impact of inflation, cost of living and energy price increases on their tenants, particularly over the winter period.

Thirteen Housing already have support in place for tenants who contact them through their usual Tenant Support activities. However, they are also aware that some of their Tenants do not access their Tenant Support Services, rather they will access Citizen's Advice, Debt Advice Services and Food Banks.

Therefore, Thirteen have created a Tenants' Hardship Fund that will be accessed via Moneywise Credit Union.

AWARDS

- Tenants will receive a financial payment towards the cost of food, fuel, or winter clothing
- Awards will be £50.00 for a single person and/or couple and £100.00 for a family
- There will be a maximum of 3 Awards per household.

The Hardship Fund is directed at Thirteen tenants who meet at least one of the following criteria:

- They are currently accessing one or more of these Services:

CAB Services
Food Bank
Debt Advice Services

- They have recently been refused a Loan by a Bank or Credit Union
- They are currently subject to DWP Sanctions
- Moneywise identifies them as eligible

Hardship Fund Referral Process

They must be referred to Moneywise by CAB, Debt Advice Service and/or a Food Bank, giving a reason for the referral.

Referrals can be made by email to: admin@moneywise.org.uk

Other support organisations can signpost to Moneywise who will identify if the person is eligible.

Tenants must open a Moneywise Credit Union account to access the payment

To open the account and access the payment:

- They must be a Thirteen Tenant (proof of tenancy and identification is required)
Proof of tenancy can include:
Access to MY Thirteen
A tenancy agreement accompanied by a utility bill dated within the last 3 months, that shows their Thirteen address

Proof of identity can be any standard identification, including a DWP letter showing their NI Number, or access to their UC portal

- Where proof of tenancy cannot be provided this will be confirmed by Moneywise with Thirteen.
- The tenant must agree to data being shared by Moneywise with Thirteen

Please note that Moneywise have the following branches:

Moneywise Credit Union, 187 – 189 Shields Road, Byker, NE6 1DP

Tees Credit Union, 38-40 Dovecot Street, Stockton, TS18 1LN

South Tees Community Bank, 15 Linthorpe Road, Middlesbrough, TS1 1RG

South Tees Community Bank, 14 High Street, Redcar, TS10 3DU

Applications can also be processed remotely please telephone:

Diane Patterson on 0330 165 5337

This hardship fund is a discretionary scheme, and any award will be subject to Moneywise's sole discretion. When the funds are exhausted Thirteen and Moneywise are under no obligation to extend the scheme.

PLEASE NOTE that this information is not for general distribution to members of the public