

CDS HARDSHIP FUND

Dear Residents,

We are pleased to announce the launch of The CDS Hardship Fund, which provides one-off payments to help residents who are experiencing financial hardship.

The fund has been launched to respond to the pressure that we know everyone is feeling due to high inflation rates, soaring energy bills and rising food costs. For some people, this may mean that they can't afford basics like food or heat and the fund is there to help for those moments of real hardship.

The money provided by the fund is a grant. If you are awarded money, you don't need to pay us back. You can't use this fund to pay your rent but it is available for lots of other essential things.

For more information, including eligibility criteria, and how to apply, please see below.

What is CDS Hardship Fund?

CDS Hardship Fund is designed to provide free financial assistance in the shape of one-off grants for residents who are struggling with utility payments or other priority debts due to the cost-of-living crisis.

Who is Eligible?

You may be eligible for help from CDS Hardship Fund if:

- ◆ You are a current resident in a CDS home. You need to be named on the tenancy and be the person for whom the Hardship Fund grant will be awarded.
- ◆ You undertake an income and expenditure assessment with a member of the CDS team
- ◆ You are in arrears of more than eight weeks and have an arrears payment plan in place and have maintained this for eight weeks before the application
- ◆ You don't have any outstanding case of serious anti-social behaviour
- ◆ You provide specific evidence to support claims for utility costs, priority debts and any purchases etc.

The more information you are able to provide with your application, the less time it will take for us to consider your application

What can the Hardship Fund grants be used for and how much will be awarded?

Utility debts	Paid directly to the utility provider (amount awarded is at CDS discretion)
Current utility bills	Paypoint voucher for pre-paid meters or cash vouchers for bill payers
Other priority debts (such as Council Tax/fines)	Paid directly to your debtor or local Council (amount awarded is at CDS discretion)
white goods/furnishings/household appliances	Items will be delivered directly to your home
Food, personal items, help with school uniform	Supermarket/Cash Vouchers (amount awarded is at the discretion of CDS)

What can't The Hardship Fund be used for?

- ✓ Rent payments (including garages and/or sheds)
- ✓ Service charge payments
- ✓ You will not be eligible if you have access to other money which you can use for the things you need, or if as joint tenants, one of you has already applied within the past year and your personal circumstances haven't changed

Do I have to repay the grant to CDS?

If your application is successful, you will not be required to repay the amount awarded

How will I find out about the outcome of my application?

You will be informed of our decision within 10 working days of us receiving your application and more quickly where possible. We will write to you to confirm the outcome of your application.

If we need more information from you, this may delay how long it takes to process/approve your application

WAYS TO APPLY FOR THE HARDSHIP FUND

Please ensure you have read all the information above and that you are eligible, and you meet the criteria listed.

You can make an application by downloading our application on our website here:

[CDS Co-operatives – Providing, supporting and promoting co-op and community led housing solutions](#)

If you prefer that we sent a form to you in the post or via email, please contact any one of the Officers below, or Kelisha Francis-Derby – kelisha.francis-derby@cds.coop; 0204 551 2913

Completed application forms should be sent to us via:

EMAIL: Once completed, please email it to one of the officers listed below, ensuring all parts are completed, and the Income and Expenditure form and all other supporting evidence are attached.

Naomi Robinson, Income Manager

naomi.robinson@cds.coop 020 4551 2894

Shannon Driscoll, Housing Officer

shannon.driscoll@cds.coop; 020 4551 2948

Nkechi Eneh, Housing Officer

nkechi.eneh@cds.coop 020 4551 2945

Vivien Okonkwo, Housing Officer

vivien.okonkwo@cds.coop 020 4551 2952

Maureen Bello, Welfare Benefits Advisor

maureen.bello@cds.coop 020 4551 2992

Eva McCarthy, Income Officer

eva.mccarthy@cds.coop 020 4551 2992

LaToya Grant, Income Officer

latoya.grant@cds.coop 020 4551 2932

Naana Oforiwaa, Income Officer

naana.oforiwaa@cds.coop, 020 4551 2992

POST: Send your application form, ensuring all parts are completed, and the Income and Expenditure form and all other supporting evidence are attached to:

CDS Cooperatives (Hardship Fund), 7-14 Great Dover Street, London, SE1 4YR

PHONE: If you are unable to scan, print, or complete the application form, or if you are having any difficulties in completing it, you can call one of our officers and they will be able to assist you on the numbers shown

How will my grant be paid?

Payment of grants will normally be made directly to the relevant body where the grant is to cover a debt. Where payments are for energy, household or white goods or food and personal items, including school uniforms, payment will normally be made by way of vouchers

Can I apply for more than one grant?

Only one application can usually be made in a year, subject to availability of fund. However, at CDS' discretion, depending on the amount awarded when you made your first application, you may be granted a second award if there is a change in your circumstances and funds are still available.

Please note for household appliances, white goods and furniture, only one application can be made within a 3-year period.

Can I re-apply for a grant if my application is unsuccessful?

You can reapply for a grant should your application be declined, and you wish to reapply due to a further change in hardship circumstance(s) or eligibility. If we need more information from you, this may delay how long it takes to process/approve your application.

What if I don't agree with the decision?

You can appeal a decision to refuse a grant. Appeals will be considered by our Director of Corporate Services (DoCS) who will ensure that we have followed our procedure. The decision of the DoCS will be final.



Are other funds available apart from CDS Hardship Fund?

Energy Hardship Fund

We make donations to the HACT Energy Hardship Fund to help support those who are struggling with their energy bills and energy vouchers are issued if you are eligible, subject to availability of fund. Contact a member of our team for more information.

Household Support Fund

Each local authority has various funds available for people struggling financially, and you don't have to be receiving benefits to apply. Contact your local council to find out more.

Government Cost of Living Support/Payments

The Government have started making various payments to help those on benefits who are struggling with cost-of-living pressures. Find the details at [gov.uk/guidance/cost-of-living-payment](https://www.gov.uk/guidance/cost-of-living-payment).

Government Help for Households-Retail Campaign

Retail deals and discounts to help families over the summer holidays have been announced as part of the government's Help for Households' Campaign. Agreed with some of the UK's biggest businesses, including Asda, Morrisons, Amazon and Vodafone, these deals are designed to reduce costs at the checkout, help provide entertainment and ensure access to necessary services for families during the summer holidays and beyond.

These deals form the first part of the Help for Household retail campaign which will aim to provide deals for families over four distinct periods –the summer holidays, back to school, Autumn pressures and Christmas retail. The deals are secured and hosted on the government's new Help for Households website so that people can find them easily in one place.

Warm Home Discount

Don't forget to contact your electricity supplier or check online when their warm home discount scheme opens this year. You may be eligible for extra help, but you need to apply as schemes are only open for a short period during the year.

Food banks

Don't forget you can get various items from your local foodbank. to find a food bank near you, visit [trusselltrust.org](https://www.trusselltrust.org).

Other helpful resources

Local Welfare Assistance Schemes-postcode checker

www.endfurniturepoverty.org/local-welfare-provision-lwp

Various individual grants and support

www.turn2us.org.uk

www.lightningreach.org

Benefits Calculator - www.entitledto.co.uk

INCOME AND EXPENDITURE FORM 2022

Name:	
Partner's Name	
Address:	
Tenancy Reference:	

INCOME (INCLUSIVE WITH PARTNER IF APPLICABLE)	Income	How Often	Weekly Total	Monthly Total
Earned Income (after tax+NI)	£		£	£
Partner's Income (after tax+NI)	£		£	£
Statutory Sick Pay	£		£	£
Working Tax Credit	£		£	£
Universal Credit	£		£	£
JSA (Contribution based)	£		£	£
JSA (Income based)	£		£	£
ESA (Contribution based)	£		£	£
ESA (Income Based)	£		£	£
Income Support	£		£	£
Child Benefit	£		£	£
Child Tax Credit	£		£	£
Carer's Allowance	£		£	£
PIP / DLA Care	£		£	£
PIP / DLA Mobility	£		£	£
Maternity Allowance	£		£	£
Statutory Maternity Payments	£		£	£
Pension Credit	£		£	£
State Pension	£		£	£
Private Pension	£		£	£
Partner's State Pension	£		£	£
Partner's Private Pension	£		£	£
Attendance Allowance	£		£	£
Industrial Injuries Benefit	£		£	£
Other	£		£	£
		Total Income	£	£

EXPENDITURE (Inclusive with partner if applicable)	Expenditure	How Often	Weekly Total	Monthly Total
Rent	£		£	£
Rent Arrears	£		£	£
Council Tax (incl arrears)	£		£	£
Water Rates (incl arrears)	£		£	£
Gas (incl arrears)	£		£	£
Electricity (incl arrears)	£		£	£
Housekeeping (food)	£		£	£
Clothing/Maintenance	£		£	£
School Meals	£		£	£
Childcare Costs	£		£	£
Travel Expenses	£		£	£
TV License	£		£	£
Mobile/Landline	£		£	£
Internet	£		£	£
Sky/Digital/Cable	£		£	£
Car Finance/Insurance	£		£	£
Loans/Credit/Store Cards	£		£	£
Catalogues	£		£	£
Medical Costs	£		£	£
Fines	£		£	£
Other	£		£	£
		Total Expenditure	£	£
		Disposable	£	£

Date Completed:	
Signature:	
Partner's Signature:	

Thank you in advance for working with us to assist you in the best way possible.

CDS HARDSHIP FUND APPLICATION FORM

Title	
First Name	
Surname	
Address Line 1	
Address Line 2	
Town	
Postcode	
E-mail	
Phone (Landline)	
Mobile	
No of people in household	
Gas & Electricity Information	<i>(Please circle below accordingly)</i> Prepaid/top up Smart Meter Credit meter/receives bills
Previous claim or award/date from CDS	Yes/No <i>(please circle accordingly and provide information)</i>
Any other organisations assisting and awards or claims already made/outcome	Yes/No <i>(please circle accordingly and provide information)</i>
Reason for making this application	
Value of application	£
Date	
Signature	

Please note that the more information you can provide, the less time it will take for us to consider your application. If all the relevant sections of this application are not fully completed, the form will be returned to you.

You must provide evidence that you are in financial hardship with your application and complete an Income and Expenditure assessment.

OFFICE

Date Application Received	
Date Application Approved Y/N	
Reasons	
Value of Award	
Date	
Signature	