

CRITERIA AND MANAGEMENT OF  
THE ABERDEEN CITY COUNCIL  
RENT ASSISTANCE FUND  
2025/2026

## 1. Introduction

The Aberdeen City Council Rent Assistance Fund aims to assist Council tenants where:

- It has been identified that tenancies may be at risk, through no fault of the tenant, due to financial hardship; or
- The tenant is vulnerable and continuing to pursue rent arrears would cause financial hardship which may impact of their tenancy in the longer term.

Financial hardship can arise because of a range of circumstances, including but not limited to:

- Sudden loss of income (e.g. unemployment, reduction in hours, illness, death of a householder)
- Arrears resulting from Welfare Reform changes including the move to Universal Credit or those experienced as a result of moving to a new tenancy.
- Unexpected/unpredictable increase in expenditure (e.g. costs associated with illness or bereavement)
- The impact of the cost-of-living crisis on a household finance.
- EEA nationals who have had issues with EUSS and accessing assistance.

Research would suggest that some groups are more likely to face financial hardship than others. Those known to be at higher risk include:

- Those who have experienced the care system.
- Prisoners and Prisoners Families.
- Those who have a disability.
- 16 to 25-Year-olds on low income
- Child Poverty Priority Family Groups
  - Minority ethnic families
  - Lone parent families
  - Families with a disabled person
  - Families with three or more children
  - Families with children under one
  - Families with mothers aged 25 or under

Aberdeen City Council will work with Community Planning Partners to promote awareness of the Pilot Rent Assistance Fund, particularly with those groups thought more likely to face financial hardship. Payments made through the Rent Assistance Fund will be paid directly into the tenants rent account only with no payment made to the tenant or any other party directly.

## 2. Defining Financial Hardship

Financial hardship is defined as when a tenant is willing but unable to meet their rent and arrears obligations because of unexpected events or unforeseen changes impacting on their ability to pay.

Tenants referred to access the Rent Assistance Fund will be asked to demonstrate their financial hardship by providing details of:

- Household income and expenditure assessment
- Details of money owed to other parties, demonstrating a level of indebtedness.

A tenant must demonstrate that they are unable to repay anything meaningful towards their rent arrears or do so would cause financial hardship.

*Exception:* A full financial statement is **not required** where the referral meets one of the fast-track RAF Approved Approaches (UC first-payment delay, Static Balance under £3 000, or LIFT-identified households).

The information provided by the tenant will be considered by a multi-disciplinary panel of 4 officers who have relevant experience relating to the needs of the individual/family. This approach will enable coordination of wrap around support for individuals facing financial hardship as part of our model of Family Support.

## 3. Qualification Criteria and Referral

A digital referral to the Rent Assistance Fund can be made by any Aberdeen City Council Service or external organisation supporting the tenant.

Each case will be considered by a panel of multi-disciplinary officers on its own merits; however, tenants must meet the following criteria to be eligible for an award either the point of referral or by the date of any award

- Be a current tenant with a Secure or Short Scottish Secure tenancy.
- Be engaging with the Council.
- Must be covering the ongoing rent charge and, where possible, have maintained a repayment arrangement.
- Where identified, the tenant/s has agreed to work with the Housing Support Officer/Financial Inclusion Team to apply for all eligible state benefits and seek money advice if not already working with another Advice Agency.
- Income and expenditure assessment showing a deficit.
- The tenancy is affordable to the tenant on an ongoing basis.

## Fast- Track Referral Routes (2025/2026)

Fast-track route	Who qualifies	Evidence needed	Approval path	Award cap
<b>UC first-payment delay / migration</b>	Tenant waiting for their first UC housing element or moving from Housing Benefit to UC	<b>Confirmation of full rent being paid to the Council</b> (e.g., first UC housing payment visible on the landlord portal/rent account)	<b>Any two</b> decision makers	6 weeks' rent
<b>Static balance (&lt; £3 000, &gt; 12 months)</b>	Arrears static ≥ 12 months; benefits-only income; meets at least one priority-risk group	Arrears history, data from academy and priority-group flag	Normal value-based tiers	£3,000
<b>LIFT-identified low-income family</b>	Listed on LIFT dashboard; covering current rent for ≥ 3 months; at least one dependent child	LIFT extract and rent-payment record	Normal value-based tiers	N/A

There may be exceptional cases where the tenant is not engaging with the Council and unable to provide an Income and Expenditure details, but information held regarding levels of risk and vulnerability are sufficiently concerning to deem it appropriate to make an award. This will only be done with approval of the Chief Officer of Housing or the Chief Social Work Officer following the recommendation of the majority of three panel members.

### 4. Decision Making Process

A Panel of multi-disciplinary officers will be convened on a weekly basis with the composition of the panel determined by those thought most appropriate to support the individual/family. Any panel member/Chief Officer with a personal relationship with the tenant must disclose this and not be involved in the decision-making process.

As a result, the panel could comprise a range of professionals including:

- I. Financial Inclusion Team Leader
- II. Senior Housing & Support Officer
- III. Housing Options Team Leader
- IV. Housing Allocations Team Leader
- V. Corporate Debt Team Leader
- VI. Rapid Re-housing Team Leader
- VII. Children or Adults Social Work Officer
- VIII. Education and Lifelong Learning Officer

**The Panel must consist of 4 members present.**

Awards up to £3,000	<ol style="list-style-type: none"> <li>1. A majority of three of the panel recommend approval of the application for financial assistance.</li> <li>2. This recommendation is then passed to two of the following decision makers (who were not on the panel). (Financial Inclusion Team Leader; Senior Housing &amp; Support Officer; Housing Options and/or Allocations Team Leader; Corporate Debt Team Leader; Rapid Re-housing Team Leader).</li> <li>3. Approval by both decision makers mentioned above (at step 2) (For UC first-payment delay cases, only two decision makers are required because the award is capped at six weeks of rent)</li> </ol>
Awards between £3,000 to £10,000	<ol style="list-style-type: none"> <li>1. A majority of three of the panel recommend approval of the application for financial assistance.</li> <li>2. This recommendation is then passed to two tier 3 service managers.</li> <li>3. Approval by both Service Managers. Any of the two of the following may approve - Housing Access and Support Manager/ Housing Options &amp; Resettlement Manager; Revenue and Benefits Managers/ Service Lead – Finance Services; Locality Inclusion Manager/ Housing &amp; Support Manager;)</li> </ol>
Awards above £10,000	<ol style="list-style-type: none"> <li>1. A majority of three of the panel recommend approval of the application for financial assistance.</li> <li>2. The recommendation is passed to the Chief Officer – Finance, Chief Officer – People and Organisation and Chief Officer – Housing.</li> <li>3. Approval by the Chief Officer – Finance, Chief Officer – People &amp; Organisation <b>and</b> Chief Officer – Housing.</li> </ol> <p>(A Chief Officer may delegate this when off on annual leave or otherwise unavailable)</p>

If any Aberdeen City Council (ACC) staff member applies for the Rent Assistance Fund, the application must receive final approval from the Chief Officer - Housing, similar to the current arrangements for when a staff member is offered a Council property.

## 5. Payments from the Rent Assistance Fund

Payments from the Rent Assistance Fund can be as one-off payments, staged payments, or matched payments to a repayment agreement.

- Staged payments are where it is agreed to make more than one payment, based on agreed criteria such as benefit reviews or tenant's agreement to have Third Party Deductions commence.
- Matched payments are for ongoing payments where a tenant has made and adhered to a repayment agreement. Any award from the fund will be paid following an agreed timescale of repayments, e.g. 3 months, 6 months or where the fund will clear the remaining balance.
- A one-off payment will be made within 7 days of approval being given.

## 6. Reviews

There is no statutory right of appeal in respect of the Rent Assistance Fund. The Council can review a hardship decision in the event of a dispute or where the tenant asks for reconsideration.

The following escalation procedure will apply: -

**Panel refused to recommend** - In such circumstances, the two decision makers would review the original recommendation of the panel.

**Two Decision Makers refuse to approve** - In such circumstances, two Service Managers would review the decision of the two decision makers.

**Chief Officers refused to approve** - In such circumstances, two Directors would review the decision of the Chief Officers.

Reviews will not be considered in cases where a referral has been refused or withdrawn due to:

- There being insufficient funds available for the payments to be made,
- A tenant has failed to maintain the agreement to take steps to resolve the debt including attendance at meetings to help resolve their financial difficulties.

## 7. Reporting

A quarterly report on the Rent Assistance Fund will be provided to the Housing Board, including the following details:

- The total amount spent to date.
- An evaluation of decisions made regarding fund allocation.
- An analysis of demographics/priority groups receiving awards to assess the need for adjustments in targeting.
- Recommendations for any modifications to the eligibility criteria.
- A monthly audit of three system reports to verify the accuracy of financial allocations to the appropriate rent accounts and in the correct amounts.
- Publish annual performance metrics through a service update

## 8. Outcomes

The success of the Rent Assistance Fund will be monitored and measured through the outcomes to the Social Housing Charter and will therefore consider if the fund:

- Reduces financial hardship for tenants receiving a Rent Assistance Fund award.
- Positive impact on the health and wellbeing of tenants by helping ease their financial burden.
- Supports tenancy sustainment.
- Helps prevent homelessness and the additional resource and cost pressures that homelessness brings.
- Reduces the numbers of cases escalated to court action.
- Increasing tenant confidence in the council as a supportive landlord.
- Increased numbers of tenants benefitting from debt/money advice.
- Helps mitigate against financial hardship caused by Welfare Reform.
- Increase the level of tenant engagement in the management of the payment of rent and rent arrears (repayment arrangements).