

Dolphin Living

Temporary Personalised Rent Policy

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1 . Introduction

Dolphin Living knows that life can be unpredictable, and that our residents may experience a change in their financial circumstances during their tenancy. Such changes may affect the ability for residents to afford their rent and put them at risk of falling into financial hardship. Therefore, in line with our charitable objectives, Dolphin Living may offer residents the option of a Personalised Rent on a temporary basis. This is in order to give residents the opportunity to regain their previous financial position or use the time of the agreement to find more affordable accommodation.

During the period of the Temporary Personalised Rent Dolphin Living will be paying a proportion of a resident's rent as a gift. This is an unrecoverable cost to the charity.

Temporary Personalised Rents are determined by an affordability assessment and are offered wholly at the discretion of Dolphin Living.

2. Who is the policy for?

2.1 This policy is applicable to our Intermediate rent and Affordable rent residents. However, if residents have broken the terms of their tenancy agreement, other than non-payment of rent, they will not be eligible to apply for a Temporary Personalised Rent.

2.2 Due to the nature of their tenancies, Accelerator Scheme, Social Housing and Market rent residents are not eligible to apply. Further details can be provided on request.

3. How do residents apply for a Temporary Personalised Rent?

3.1 If a resident is concerned about their ability to pay their rent, first they need to reach out to one of the following members of the Dolphin Living Customer Services (**CS**) team:

- Customer Services Coordinator – info@dolphinliving.com
- Resident Experience Manager – Louisa Nightingale
louisanightingale@dolphinliving.com

3.2 The CS team will then arrange an initial in-person meeting or phone call to further discuss the residents' circumstances, provide a copy of the Temporary Personalised Rent policy and explain the process.

If a resident wishes to proceed, the following stages will be carried out as set out below.

4. Minimum Income Standards calculator

4.1 The Minimum Income Standards online calculator (the **Calculator**) will be used to determine if the resident's income after payment of rent and reasonable living costs is in a weekly deficit or excess as set out below.

We recommend that residents initially complete their own calculation using the Calculator, to understand their likelihood of being eligible for a Temporary Personalised Rent before applying.

Minimum Income Calculator

4.2 The Calculator requires the following information that is specific to each resident:

- Household composition
- Rent
- Childcare (if applicable)
- Utilities
- Council Tax
- Earnings

4.3 Residents will be asked to submit the following documentation to the CS team to review and assess:

- Evidence of all income from earnings and benefits e.g. payslips.
- (Please note current benefit applications should also be included)
- Utility bills
- Council Tax bill

The CS team will input the above information provided by the resident into the Calculator.

4.4 The Calculator gives the option to include or remove a standard pension contribution from the resident's earnings. It also gives the option to include or remove benefits that the resident is entitled to receive. These factors will be included or removed depending on the resident's individual circumstances.

The Calculator includes its own figures for the expected budget for that household composition for the below categories:

- Food
- Alcohol
- Clothing
- Household insurances
- Other housing costs
- Household goods
- Household services
- Personal goods
- Travel costs
- Social and cultural activities

Taking all this information into account, the calculator then provides a figure showing a weekly deficit or excess of income in relation to the expenditure of the household.

5. Conclusions

5.1 If the Calculator shows a weekly deficit of income, the resident is eligible for a Temporary Personalised Rent.

5.2 If the Calculator shows a weekly excess of income, this concludes that the resident is not eligible for a Temporary Personalised Rent, except if the circumstances outlined in 5.3 below reduce the excess to a deficit.

5.3 As the Calculator does not allow for some expenses to be included in the calculation, we may also consider other factors relating to the expenditure of the household before making a final decision.

The additional costs we may consider are:

- Debt that is being serviced
- Essential medical bills that are not available on the NHS

- Additional child support payments
- Essential costs for dependants who are over 18 and do not live in the household, for example elderly parents.
- Other additional factors may be considered in exceptional circumstances, entirely at the discretion of Dolphin Living.

5.4 Any additional costs will only be considered in exceptional circumstances and are entirely at the discretion of Dolphin Living, and these would need to be agreed by the Dolphin Living Chief Executive Officer (CEO).

5.5 If there are no additional costs that may reduce the weekly excess of income to a deficit, then the resident is not eligible for a Temporary Personalised Rent. The resident will need to continue to pay their rent at the standard rental amount.

5.6 The additional costs will be added to the living costs listed in 4.4 and the correct deficit generated by the Calculator.

6. How a Temporary Personalised Rent is calculated

6.1 If the resident is eligible for a Temporary Personalised Rent due to a weekly deficit of income, the deficit amount will be compared to and expressed as a percentage of their monthly rental amount. The monthly rent will remain at the current amount, but Dolphin Living will cover the deficit percentage amount up to 30% of the current rental amount. This will be reflected in the resident's rental account. The resident will pay the remaining percentage.

6.2 Should the deficit as a percentage of the current rental amount be greater than 30% Dolphin Living will only cover 30% of the monthly rental amount.

6.3 Temporary Personalised Rents do not impact the rental amount for a property and are not in any way a reduction in rent. They are purely a discretionary concession of rent on a temporary basis.

7. Terms of the Temporary Personalised Rent period

7.1 The Temporary Personalised Rent period will be for a maximum of 6 months, or until the end of the resident's current tenancy term, or if they regain their previous financial position, whichever is first.

7.2 The resident will be required to sign a Temporary Personalised Rent agreement. The Temporary Personalised Rent period will begin once the resident has returned the signed the Temporary Personalised Rent agreement to Dolphin Living.

7.3 Whilst in receipt of a Temporary Personalised Rent, any compensation or goodwill payments owed to the resident will be used to cover their deficit. Compensation or goodwill payments cannot be used towards the percentage of the rent that the resident is responsible for.

7.4 If the resident breaches any clause in their tenancy agreement whilst receiving a Temporary Personalised Rent, this will be a defaulting event, and the Temporary Personalised Rent agreement will come to an end and Dolphin Living will no longer cover a percentage of their rent.

7.5 Residents must inform Dolphin Living if they regain their previous financial position during the period and they would no longer be eligible for a Temporary Personalised Rent. For example if they start a new job and there is an increase in their income. If residents do not disclose a change in their financial circumstances they will be liable to repay the amount of rent covered by Dolphin Living.

8. The end of the Temporary Personalised Rent period

8.1 At the end of the period, the Temporary Personalised Rent will cease and will not be extended.

8.2 Two months prior to the end of the period, a member of the CS team will have an in-person meeting or phone call with the resident. During this meeting they will discuss the resident's current circumstances and conduct another affordability assessment if the resident's circumstances have changed. The resident will be provided with confirmation of the outcome of any assessment in writing.

8.3 If the resident is now able to afford the monthly rental amount for their property without Dolphin Living covering a percentage of their rent, they will be able to continue their tenancy, or renew their tenancy, providing they still meet the eligibility criteria.

8.4 If the resident continues to have a weekly deficit and therefore cannot afford their rent without Dolphin Living covering a percentage of their rent, they will be unable to renew their tenancy at the end of the Temporary Personalised Rent period. For residents who are still within their current tenancy term, they will need to find alternative accommodation or pay the current rental amount in full. In all cases, the CS team will work with residents to help them find suitable alternative accommodation.

8.5 In some circumstances, a legal notice may be served to regain possession of the property at the end of the Temporary Personalised Rent Period, on the basis that the resident cannot afford their rent.

8.6 Residents will only be eligible for one Temporary Personalised Rent during any current or future tenancy with Dolphin Living. All future rent increases will be implemented in accordance with their tenancy.

Any questions or requests for further information regarding this policy should be sent to:

- Resident Experience Manager – Louisa Nightingale
louisanightingale@dolphinliving.com