

THE SUCCESS OF OUR TENANT HARDSHIP FUND

CASE STUDIES 2025/26





OVERVIEW

Midland Heart's Tenant Hardship Fund is designed to support tenants alleviate financial hardship when they are experiencing a difficult time in their life and are unable to commence or sustain their tenancy without our assistance. The fund is accessible to all our tenants, administered by the Money Advice Manager and used by hundreds of our tenants each year.

During the first half of 2025 the team supported 115 tenants with hardship concern, issued over £5,000 in fuel vouchers and £1000 in shopping vouchers to our most vulnerable tenants.

To help underline the support our Tenant Hardship Fund provides, we are proud to showcase a series of short case studies.



TENANT 1, BALSALL HEATH, BIRMINGHAM

Our tenant worked and lived with her teenage son and was still struggling to make ends meet. She approached the Money Advice Team to find out what assistance, if any, there was to purchase a double bed for her son who although he was a teenager, is 6ft 2" and therefore large for his age.

The tenant did not have the means to purchase a bed and did not know what to do so following a telephone appointment, our team initially advised tenant to apply to Birmingham City Council for help. The tenant agreed to this route.

However, our team knew it can take anywhere up to three months for an application to be approved and there was no guarantee. Based on this, and the concern that we had that the absence of a bed could have an adverse effect on both mother and son, we applied for funding via the Tenant Hardship Fund.

The outcome

A new bed was ordered and the provision of such a basic non-luxury item made such a difference to our tenant and her son. Once the tenant knew that we were going to purchase a bed the relief was obvious, and the tenant expressed several times that she had not known what she was going to do and that by getting this assistance it had made a big difference to her, but more importantly to her son.





TENANT 2, COVENTRY

Disabled 65-year-old veteran who had lived in temporary accommodation for a number of years was allocated a Midland Heart property as his forever home.

However, he had no furniture or belongings to furnish his new accommodation and was on a limited income as he had lived outside of the UK for a number of years and had entitlement to limited benefits. He felt that although he was happy to be allocated his own home he could not move in without essentials.

The outcome

The team worked alongside the tenants NHS social prescriber to assess what he needed urgently to move in and to look at funding streams. He already had a bed and TV and it was recognised that he needed curtains, blinds, carpet and a fridge to move in – these were purchased via the hardship fund. The tenant was assisted to make an application to the Royal British Legion for funds for other items.

One of our adviser is currently assisting the tenant to maximise his income by claiming Attendance Allowance so that he will have the funds to manage his tenancy in the future.





TENANT 3, STAFFORDSHIRE

Our tenant in Staffordshire, 47 years of age had lived in a tent on the streets for 7 years prior to be allocated a midland heart property. Money advice received a referral from our Rent Team who had concerns about his welfare after they had been to visit him.

A joint visit was arranged and it was found that he was sleeping on the floor, and had very little in terms of bedding and kitchen essentials. He also had no food in his fridge or cupboards.

The outcome

The money adviser arranged to have a bed, duvet and bedding ordered for him urgently – arranging a next day delivery. A kitchen starter pack including pots, pans, plates, fork, tea towels was also arranged, and a referral was made to a local foodbank who provided him with 3 days' worth of food until his benefits were paid.





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