



VULNERABLE TENANTS STRATEGY

1.0 INTRODUCTION

- 1.1 Almond Housing Association Limited (AHA Ltd.) aims to maintain balanced and sustainable communities. We believe that a strong community benefits from the inclusion of, and responds to the needs of, all its members, including those who are vulnerable. We recognise AHA Ltd. has a moral responsibility to do what we can to ensure that vulnerable people are able to enjoy a good quality of life and to live as independently as possible.
- 1.2 In this context, **independence** is created by someone having assistance and support when and how they require it. It is not linked to the physical or intellectual capacity of a person to care for themselves without assistance.
- 1.3 Addressing the needs of vulnerable people is also a key business requirement. Many of the risks faced by our vulnerable customers are passed on to AHA Ltd., e.g. through disruption to rental income and increased tenancy turnover. A sustained tenancy will always be more cost effective than a homeless or crisis situation requiring intensive, expensive emergency support.
- 1.4 AHA Ltd. must ensure that all tenants fulfil the conditions of their tenancy agreement (to pay the rent, keep their property in good condition, be respectful neighbours etc.) and we will take action if they do not do so. Being vulnerable does not reduce a tenant's responsibilities in these areas. However, we recognise that some tenants will require additional support in meeting their obligations. AHA Ltd. aims to help tenants to sustain their tenancies and to minimise instances of tenancy breakdown. Taking action to evict someone will always be a last resort.
- 1.5 AHA Ltd.'s Vulnerable Tenants Strategy is an over-arching strategy applied across our business. It informs our policy and approach to duty of care and safeguarding, and to assessment and support planning. It is the responsibility of all employees, Managers and Board Members to be aware of how vulnerability might act as a barrier in terms of customers accessing and receiving services and to identify how their own area or function might work better for vulnerable people.
- 1.6 This Strategy supports and is compatible with AHA Ltd.'s Equality & Diversity Policy, which underpins all we do.
- 1.7 While this Strategy focuses on our tenants, AHA Ltd. also recognises our responsibility as a local employer of some 50 people and is committed to supporting any employees experiencing difficulties.

2.0 RESPONSIBILITIES

2.1 Board of Management

- To ensure that there is in place a Vulnerable Tenants Strategy which complies with current regulations, guidance and good practice.
- To monitor compliance with the Strategy.

2.2 Management

- Head of Housing Management:
 - To manage the implementation of the Strategy and related policies and procedures on a day-to-day basis, advising Board Members, other Heads of Section and all employees as required on specific matters.
 - To ensure relevant employees have the necessary skills and knowledge to recognise when support or assistance is required and to know how best that may be provided.

2.3 Employees

- To ensure they have read and understood the Strategy, that they implement its principles in the course of their interaction with tenants and their households, and in particular that they have the knowledge and skills to recognise when support or assistance is required and how this may best be provided.

3.0 WHO IS VULNERABLE?

3.1 AHA Ltd. considers as vulnerable *anyone who experiences difficulties with everyday living to the extent that they need some additional support to make sure they are not at any disadvantage and /or to sustain the occupancy of their home.*

This definition does not apply just to tenant(s) – we understand the impact a vulnerable family member can have on the whole household.

3.2 AHA Ltd.'s approach does not assume that whole groups of people are vulnerable. For example, we do not assume that all older people are vulnerable even though there may be evidence to suggest that many are. Appendix 1 suggests some categories of people who *may* be vulnerable, but this is not intended to be exhaustive.

3.3 A person may be vulnerable as a result of a single problem or condition, or due to a combination of factors. It may be because they are isolated from their support network or not coping with their current circumstances.

3.4 Vulnerability need not be a permanent state. People can be vulnerable at different times and for different reasons. For example, a recently bereaved person may be particularly vulnerable for a period following the death. People with recurrent mental health issues may also enjoy long periods when they feel well. Appendix 1 suggests some indicators or points of vulnerability that might emerge during a person's housing 'career'. AHA Ltd.'s aim is to provide or procure flexible support as and when needed, in the form of advice, sign posting or guidance, for example, money advice, welfare benefits and energy advice services which we may directly contract or provide sign posting to.

Appendix 2 provides some headline profile data relating to our customers.

4.0 OBJECTIVES

- 4.1 This Strategy provides a clear focus for AHA Ltd. by setting out our commitment and approach towards supporting vulnerable people in all aspects of our service planning and delivery.

The specific objectives of the Strategy are to ensure that AHA Ltd. has effective arrangements in place:

1. to ensure the equality of the customer experience for all our residents and that no-one is disadvantaged as a result of their vulnerability;
2. to enable our tenancies to thrive and to limit the instances of tenancy breakdown.

5.0 CONTEXT

- 5.1 We remain in a period of financial austerity with significant reductions continuing to be made to public expenditure. At the same time, the UK Government has continued its programme of welfare and housing benefit reform and it is clear that many of the changes are having a negative impact on many vulnerable people and low income families.
- 5.2 Successive Governments have recognised the importance of providing vulnerable people with the right level of support to help them live as independently as possible, as this has been shown to deliver better outcomes and to be cost-effective (e.g. in preventing or postponing the need for more expensive institutional care).

Key national strategies relating to housing, social care, disabled people and older people all have the same vision - that all people, whatever their needs, have the right to lead their lives in the same way as any others, with the same opportunities and responsibilities, and to be treated with the same dignity and respect. They and their families and carers are entitled to the same aspirations and life chances as all other citizens.

6.0 PRINCIPLES & COMMITMENT

- 6.1 AHA Ltd.'s approach to supporting vulnerable people will be based on the following principles. We will:
- publicise examples of good service or practice via our web site and social media;
 - work to ensure that all our services are accessible to all, measuring this through a programme of Equality Impact Assessments supported by improvement action plans;
 - ensure our actions are informed by maintaining comprehensive profile information (taking into account data protection legislation) about our customers, using this both to tailor services to the individual needs of customers and also to identify trends across our customer base as a whole;
 - ensure that 'front line' housing management and maintenance staff are empowered to be flexible in how they provide services, in order to best support vulnerable residents;
 - ensure that employees have the necessary skills, knowledge and guidance to deal effectively with the many facets of vulnerability, including training or refresher training (including mandatory e-learning) in mental health awareness, duty of care and safeguarding, multi-agency working, equalities legislation, handling difficult situations, and drug and alcohol awareness;

- seek to identify potentially vulnerable people at an early stage to enable preventative action and timely, targeted support (see Appendix 2 on the action we will take to identify vulnerability);
- genuinely seek to engage vulnerable customers both in decisions affecting them directly and more widely concerning the services we provide;
- recognise the role of carers, care workers, advocates and other personal representatives, and take their views into account when consulting vulnerable residents;
- comply with relevant legislation, pre-action court protocols and recognised best practice, including in terms of information sharing and data protection;
- promote an environment in which people feel able to raise concerns, complaints or grievances without fear of detrimental treatment, and ensure that we respond responsibly and promptly to issues raised;
- work effectively with appropriate partner agencies to ensure support needs are met and to avoid duplication of service provision;
- have an action plan in place, with targets, setting out how we will implement this Strategy;
- promote the aims of this Strategy to our employees, customers, stakeholders and the communities we serve;
- regularly review the effectiveness of this Strategy, demonstrating measurable outcomes.

7.0 ASSISTING VULNERABLE PEOPLE

- 7.1 The nature of the assistance provided will depend on the level of vulnerability and the individual's, or the household's circumstances. Some assistance may be provided by AHA Ltd. directly by directly employed staff or contracted staff posts, or via third parties (e.g. Changeworks, on-site Welfare Benefits Officer or Tenancy Support).
- 7.2 In many cases it will be more appropriate for assistance to be provided by specialist, external agencies following a referral by AHA Ltd. Assistance may be short-term or longer term. Assistance may be time limited with a view to encouraging an individual to alter their lifestyle and/or to gain the skills, motivation or confidence to move on to greater independence.

Assistance provided by AHA Ltd.

- 7.3 Providing information and help with accessing services, including:
- providing advice and signposting people to other organisations;
 - making referrals within Almond Housing Association;
 - making referrals to external organisations (see 7.9 – 7.15 below);
 - helping with completion of forms and provision of documents e.g. for verification purposes;
 - helping with applying for housing.

7.4 Making adjustments to service delivery arrangements

We will use profile and other vulnerability information proactively to inform the way we deliver our services. This may include:

- more regular contact maintained by the Housing Officer;
- agreeing a nominated contact person (e.g. a carer);
- providing information in other formats, where agreed with the customer, that this is the most appropriate means of communication (e.g. translations, interpreters, signers, audiotapes, Braille, large print documents);
- allowing more time for the person get to the telephone or door;
- accelerating repairs for people with particular health and/or vulnerability issues;
- waiving recharges for repairs in certain circumstances, with the approval of a manager;
- requesting housing benefit/Universal Credit payments for some residents to be paid direct to AHA Ltd.;
- providing assistance to maintain the homes and gardens of vulnerable residents who have no other help available to them e.g. garden aid scheme.

7.5 Providing aids & adaptations

We will support the provision of aids and adaptations that help residents enjoy independence, privacy and dignity by accessing RSL adaptation funding.

In addition, there are a number of supported / specialist housing schemes where AHA Ltd. provides traditional landlord services and the support or care is provided by a third party.

7.6 Work to promote financial inclusion

AHA Ltd. recognises that poverty and debt are more prevalent in social housing than in the general population and are a form of vulnerability. Our Tenancy Sustainment Strategy and associated projects, including education and employment programmes, aim to help customers to prevent or reduce debt, manage their money and maximise their incomes.

Our Tenancy Sustainment Team is responsible for examining the impact of Welfare Reform and developing AHA Ltd.'s response to its challenges, including providing employees with the skills to enable them to advise and direct customers appropriately.

Assistance to specific groups of customers

- 7.7 Working through targeted groups, AHA Ltd. is able to provide support on specific issues e.g. assistance to people who hoard or otherwise need help to maintain the condition of their property. We will work with the WLC Social Work team if required. We will expect there to be engagement and improvement as we will not be expected to help solve the same problem (such as hoarding) repeatedly over the life of the tenancy.

Support to encourage greater involvement of vulnerable customers

- 7.8 AHA Ltd. strongly believes in the right of all our customers to be involved in the management of their homes, to influence our strategy, policies and service delivery and to scrutinise performance. We will encourage more residents to be involved, focusing on the benefits and impact. We will also review accessibility and barriers to involvement.

Support provided by other agencies – AHA Ltd.'s role

- 7.9 AHA Ltd. will often not be the most appropriate organisation to provide the necessary support. We will therefore seek to access specialist support services provided by our partner agencies. Our Housing Support Team will be proactive in developing links with advice, support and mediation services, which we are able to access for our customers.
- 7.10 To ensure the best outcome for our customers, AHA Ltd. will:
- ensure that we seek the customer's agreement, wherever possible, prior to making any referral;
 - provide any practical assistance required e.g. completing paperwork and making appointments;
 - work to ensure we have effective communication and information sharing arrangements in place with partner agencies;
 - monitor the effectiveness of outcomes for the customers we refer.

7.11 Referrals to specialist organisations

AHA Ltd. will ensure housing management staff have a good working knowledge of the availability and remit of support agencies and the referral mechanisms in place. In addition, employees are able to access comprehensive information on organisations which may be able to provide specialist advice and support.

7.12 Referrals for floating support

Where the Housing Officer identifies significant tenancy support needs, beyond that able to be supplied through AHA Ltd.'s housing management service, a referral may be made to West Lothian Council's floating support service.

7.13 Referrals to supported housing

Where a customer's support needs suggest they need accommodation based support, AHA Ltd. will identify the options available and make a referral to West Lothian Council for assessment for supported accommodation.

7.14 Referrals to social care or health services

AHA Ltd. will identify the options available and make a referral to local Social or Health Services for assessment as appropriate.

7.15 Tenancy management arrangements for vulnerable people

When seeking possession of a property following the death of a tenant, where there is no legal right to succession, AHA Ltd. will consider the needs of any remaining occupants, and may grant a discretionary succession where there are vulnerability issues.

Taking legal action for breach of tenancy by a vulnerable tenant

- 7.16 AHA Ltd.'s policies and procedures require us to take prompt action in relation to significant breaches of tenancy conditions, such as failure to pay rent and anti-social behaviour. We recognise that failing to comply with tenancy conditions may be a symptom of an individual's vulnerability and this may result in referring the individual for specialist support.

Employees will be sensitive to the individual's circumstances and use a variety of techniques to resolve tenancy breaches before situations escalate or debts become unmanageable. They will use personal contact, via the support provider or advocate where appropriate, to seek agreement on how matters can be resolved. Any written communication will be to confirm and/or reinforce intentions or agreement, or as a last resort if other methods of contact are not possible.

- 7.17 If agreement cannot be reached on resolving a tenancy breach, we will consider legal action. All pre-action court protocols will be met and evidence recorded to show that we have done all we can to avoid legal action. Prior to legal action against a vulnerable person, account will be taken of the provisions of disability discrimination legislation.
- 7.18 Taking action to evict someone will always be a last resort. AHA Ltd.'s aim is to secure the best possible outcomes for our customer and the surrounding community.

Complaints of anti-social behaviour or harassment made by a vulnerable tenant

- 7.19 AHA Ltd. recognises that anti-social behaviour or harassment may be directed towards a vulnerable individual or household because of prejudices held by a perpetrator. Such prejudices may be targeted for example at:
- people living with physical disabilities, learning disabilities or mental health issues;
 - BME residents, asylum seekers or refugees;
 - people living with or perceived to be living with AIDS or HIV;
 - people believed to be paedophiles.
- 7.20 AHA Ltd. recognises that some people may be reluctant to make their concerns known to us. We also recognise that a vulnerable person may be less able to cope with what may traditionally be regarded as low-level harassment or anti-social behaviour. We will be alert to repeat incidents of such behaviour and will not underestimate its potential impact on vulnerable people. We will take a sensitive and victim orientated approach when responding to complaints made in such circumstances.

We will also be proactive in raising awareness about prejudice and in encouraging tolerance and respect for others.

8.0 MONITORING THE EFFECTIVENESS OF THE STRATEGY

- 8.1 Our success in achieving our objectives under this Strategy will be measured in the following ways:
- Analysis of Duty of Care concerns reported (including numbers, actions taken and outcomes).
 - A reduction in the number of evictions, abandonments or otherwise failed or failing tenancies involving a vulnerable person or household.
 - A reduction in the number of cases of anti-social behaviour or harassment involving a vulnerable person (either as victim or perpetrator).
 - No complaints based on a failure to support vulnerable tenants.
 - An increase in customer satisfaction amongst vulnerable residents, (e.g. via feedback on Tenancy Sustainment case work).
 - Improved outcomes for residents following involvement of internal or external support services.
 - An increase in the number of vulnerable residents becoming involved in our activities.

9.0 FURTHER ACTION AND REVIEW

- 9.1 AHA Ltd. recognises that further action is needed for us to meet fully the objectives of this Strategy, and will develop an action plan detailing the initial improvement actions to be implemented.
- 9.2 Progress on the implementation of these actions will be monitored by the Equality & Diversity Group and reported annually to the Board of Management.
- 9.3 The Head of Housing Management will ensure that this Strategy is reviewed at least every 3 years by the Senior Management Team.

FIRST APPROVED IN	DECEMBER 2017
CURRENT VERSION 1.0 APPROVED IN	DECEMBER 2017
NEXT REVIEW DUE BY	DECEMBER 2020

APPENDIX 1**INDICATIONS OF VULNERABILITY**

It is highly likely that a vulnerable tenant will be receiving or have received support from their GP, Social Work, a care worker or some other 3rd party involvement. We are not seeking to replace this service, merely supplement it.

Examples of people who *may* be vulnerable include, but are not limited to those who:

- have a physical or sensory disability
- have a learning disability
- have mental health issues
- are seriously ill
- are experiencing domestic abuse
- are older
- are single parent families
- are pregnant women
- are unemployed
- are leaving care
- are ex-offenders
- are considered to be financially excluded (including: those below the rent affordability test, caught by changes to welfare reform such as Universal Credit waiting periods, on minimum wage/zero hour contracts etc.)
- have substance abuse problems
- have difficulties understanding, speaking or reading English
- have experienced homelessness / repeat homelessness
- have experienced hospitalisation
- are in periods following discharge from hospital or other institutional care
- experience periods of sustained illness at home
- experience bereavement
- are in a period of change from supported accommodation to independent living
- have evidence of neighbour harassment or abuse toward the individual or household
- provide evidence of anti-social behaviour by the individual or household
- experience divorce or other relationship breakdown
- have arrears of rent or other debt problems.

APPENDIX 2**IDENTIFYING VULNERABILITY**

Identifying vulnerability or potential vulnerability at an early stage, enables us to make a timely response and, where possible, tailor our services to meet the needs of the individual or household. Where AHA Ltd. does not provide a service direct, identifying vulnerability can prompt staff to signpost people or make a referral to relevant organisations that can provide support.

Proactive arrangements

AHA Ltd. has a number of proactive arrangements in place to identify vulnerable and potentially vulnerable people. All relevant details will be recorded on the Contact Management (CM), household alerts facility within our QL IT system, which supports awareness around resident vulnerabilities.

Nomination stage: All nominees for housing are assessed in terms of their capability to hold and sustain a tenancy and to determine any support that will be required. Under our Allocations Policy, AHA Ltd. will decline a nomination where (amongst other reasons) we consider the proposed tenant will be unable to sustain a tenancy as a result of a care or support plan not being in place or available.

Viewing: A risk assessment check-list is completed prior to viewing, to ensure any necessary arrangements are put in place for the viewing (e.g. that where the customer has a support worker they are invited to attend, or that translation/signing services are arranged). This checklist may highlight vulnerability issues that had not previously been identified. Viewings are always accompanied as a further means of identifying vulnerability and assessing suitability of the property offered.

Customer Profiling Questionnaire: Completed at sign-up, this includes information on disability and other health issues, communication needs and other support requirements (Appendix 3). Housing Officers target visits to longer standing tenants where we do not have customer profile information recorded.

Settling-in Visit: This visit, carried out 2-8 weeks after sign-up, depending on the circumstances of the household, provides a further opportunity to identify any vulnerability concerns and/or support needs.

Starter Tenancy visits: Intensive management during the first 12 months of the tenancy includes visits every three months with a view to identifying any issues which may affect the sustainability of the tenancy. [**Note:** We are moving towards risk assessed frequencies of visits to enable resources to be targeted to residents most in need of additional management input.]

Risk Assessment Forms: These are completed as part of AHA Ltd.'s policies and procedures for dealing with anti-social behaviour, domestic violence, and harassment and hate crime and will seek to identify where either the victim or the perpetrator is vulnerable.

Investigations for other breach of tenancy: All investigations of tenancy breaches (e.g. rent arrears or damage to property) will consider vulnerability as part of the assessment process.

Health and Safety Assessments: Risk Assessments and Housing, Health and Safety ratings of hazards or potential hazards will take vulnerability into account.

Reactive arrangements

Reactive arrangements that might result in the identification of someone who is vulnerable, or potentially vulnerable, include concerns expressed or identified by:

- customer-facing staff (e.g. in customer services, housing management, support services, income recovery, customer involvement, estates services and asset management) during their routine contact with customers;
- Maintenance operatives, gas fitters and sub-contractors working in customers' homes;
- Board Members and senior managers during their contact with customers and staff (e.g. when handling complaints);
- Health or social care professionals, other statutory and voluntary agencies (e.g. care worker, Police, Probation Service, advocacy agencies);
- the individual's family members, carer, friends or neighbours.

Employees are expected to take every opportunity to update Contact Management on QL about peoples' circumstances through their day to day service delivery. There is a patch-based approach within Housing Management that facilitates Housing Officers knowing their customers and being able to identify early signs of vulnerability. It is, however, the responsibility of every employee to report any vulnerability concerns they identify during their work.

A simple Duty of Care report form is available on QL for this purpose and any concern logged is allocated to the relevant Housing Officer to investigate and take action accordingly.

Duty of Care concerns cannot be closed down without the approval of the Housing Support Manager, ensuring all concerns are properly followed-up.

APPENDIX 3

Key customer profile information

Age Band	Number	Percentage
Under 18		
18 - 24		
25 - 34		
35 - 44		
45 - 54		
55 - 64		
65 - 74		
75 - 84		
Over 85		
Total		

No. of households with a registered disabled person	Number	Percentage
Registered disabled person in household		
No registered disabled person in household		
No. of residents providing information		

No. of households with a wheelchair user	Number	Percentage
Wheelchair user in household		
No wheelchair user in household		
No. of residents providing information		

Tenant has disability or other health issue /assistance requirement	Number	Percentage
Mobility difficulties		
Mental Health issues		
Deaf/Hearing Impairment		
Learning Disability		
Blind/Partially Blind		
Literacy problems		
Speech Impairment		
Alcohol problems		
Drug problems		
Leaving care		
Unseen disability (e.g. asthma, diabetes)		
Other disability / health issue		
Total no. with a disability or other health issue / support need		

Does the tenant have a carer or support worker?	Number	Percentage
Yes		
No		
Number of residents providing information		

Other assistance needs for the tenant	Number	Percentage
Extra time to get to door		
Large print		
Home visits preferred		
Other support needs		
Interpreter		
One-to-one contact		
Audio tape		
Signer		
Braille		
Total number of tenants with assistance needs		

Does the tenant speak English?	Number	Percentage
Yes		
No		
Number of residents providing information		

Does the tenant read English?	Number	Percentage
Yes		
No		
Number of residents providing information		

Employment status of tenant	Number	Percentage
Full-Time Work		
Part-Time Work		
Retired		
Not seeking work		
Looking for work		
Unable to work		
Doing something else		
Full-Time Student		
Government Training or New Deal		
Number of residents providing information		