



Tenancy Sustainment Policy

Policy Ref: HMP08

Prepared By	Operations Director
Date of Review	January 2020
Date of Next Review	January 2023
Reviewed By	PHA Board

1. Introduction

1.1 Statement of objectives

The Tenancy Sustainment Policy aims to ensure that the Association provides an effective housing service that complies with its landlord obligations in respect of tenancy sustainment.

Our objectives include minimising tenancy breakdown, preventing homelessness and promoting stable and sustainable communities through:

- Prevention – ensuring that prior to and from the commencement of any tenancy, steps are taken to identify issues which could affect tenancy sustainment;
- Tenancy Support – liaising with and signposting to appropriate agencies to ensure that individually tailored support is provided where required throughout a tenancy, catering for the changing needs of household members; and
- Partnership Working – establishing partnership arrangements with agencies, especially the local authority, who are able to assist in sustaining tenancies where appropriate.

1.2 Compliance with regulatory standards

In terms of the Scottish Social Housing Charter, the Scottish Housing Regulator has identified a number of key indicators relevant to tenancy sustainment by which it measures landlord performance, including the following:

- Housing options – people looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them, tenants and people on housing lists can review their housing options, and people at risk of losing their homes get advice on preventing homelessness.
- Access to social housing – people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and their prospects of being housed.
- Tenancy sustainment – tenants get the information they need on how to obtain support to remain in their home and ensure suitable support is available, including services provided directly by the landlord and by other organisations.
- Homeless people – homeless people get prompt and easy access to help and advice, are provided with suitable, good-quality temporary or emergency accommodation when this is needed, and are offered continuing support to help them get and keep the home they are entitled to.
- Value for money – tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

1.3 Expected outcomes

Key outcomes of operating an effective Tenancy Sustainment Policy include:

- minimising tenancy breakdowns, such as abandoned tenancies and evictions;
- preventing homelessness;
- promoting stable and sustainable communities; and
- minimising void levels, void rent loss and associated void costs.

1.4 Corporate fit

1.4.1 Legislation and best practice

We will comply with all relevant legislation and associated regulations, including:

- The Housing (Scotland) Act 1987, 2001, 2010 & 2014;
- The Homelessness etc. (Scotland) Act 2003;
- The Welfare Reform Act 2012; and
- The Scottish Social Housing Charter.

Common law, statute and the contractual obligations within our tenancy agreement set out our responsibilities as landlord and those of our tenants.

Our Tenancy Sustainment Policy is consistent with our:

- Group Corporate Plan;
- Business Plan;
- Housing Allocation Policy;
- Arrears Management Policy;
- Estate Management Policy;
- Anti Social Behaviour Policy;
- Risk Management Strategy; and
- Group Standing Orders.

1.4.2 Equalities

Our Tenancy Sustainment Policy complies with PHA's Equality Policy to ensure equality of treatment for all tenants without discrimination or prejudice. We will therefore consider all tenants, regardless of sex, faith or religion, race, ethnic origin, sexual orientation, mental or physical health, disability or marital status.

1.4.3 Confidentiality

PHA recognises that confidentiality is important to tenants and will treat their tenancy information in the strictest confidence under General Data Protection Regulation (GDPR) and in line with PHA's Privacy Policy.

1.4.4 Business Plan and risk management

Our Business Plan depends significantly upon generating revenue from the properties that we rent. We therefore seek to mitigate against business risk through managing our housing services, tenancy sustainment and related services in an efficient, effective and economic manner so that we minimise our void levels, void rent loss and associated void costs.

1.4.5 The Board

The Operations Director has responsibility for overseeing the implementation of the Tenancy Sustainment Policy and the Housing Services Manager is responsible for key aspects of the day-to-day service delivery with delegation of specific tasks to appropriate staff.

In order to monitor the effectiveness of this policy, Key Performance Indicators (see Annex) will be used to measure tenancy sustainment and a number of associated

outcomes. We will routinely review and analyse the outcomes and make recommendations where changes are required.

The Board will receive updates on the implementation of the Tenancy Sustainment Policy so that they can have reasonable assurance that it is operating effectively in practice.

2. Key principles – Tenancy Sustainment Policy

2.1 Allocating tenancies

Through our Housing Allocation Policy, we let houses in a way that gives reasonable preference to those in greatest housing need, makes best use of available stock, maximises choice and helps sustain communities. We seek to promote housing options for applicants through working collaboratively with the local authority and other social landlords.

The Tenancy Sustainment Policy seeks to promote sustainability of tenancies and as such assist with the sustainability of communities. However the provision of a tenancy is not in itself sufficient to make a tenancy successful and there are other factors to consider so that once a tenancy starts it does not fail.

2.2 Roles and responsibilities

Every tenant is responsible for managing their tenancy and complying with their tenancy conditions. However we have a role to play in identifying tenants or households with particular needs or who may otherwise be vulnerable, and to refer them to a relevant external agency for appropriate advice and assistance.

Such referrals will be made where, in the professional opinion of Association staff, a tenant or household has particular needs or may otherwise be considered vulnerable and where this may potentially affect their ability to sustain their tenancy.

2.3 Failed tenancies

We consider that a failed tenancy is one that ends by eviction, abandonment or where early tenancy termination occurs (i.e. a tenancy which lasts less than 12 months). A tenancy which falls into this category can incur substantial additional costs for the Association, including rent loss (through void period and possible former tenant arrears), cost of relet repairs (including possible rechargeable repairs), staff resources associated with the lettings process and in some cases legal costs.

Research shows that there are a number of reasons why tenancies typically fail and listed below are the most common reasons:

- anti social behaviour by others;
- drug or alcohol addiction problems;
- mental health issues;
- domestic abuse;
- leaving care;
- learning difficulties;
- poverty;
- fuel poverty;
- extreme youth or immaturity;

- no established local networks (particularly for new immigrants); and
- families with support needs.

2.4 Minimising tenancy failures

In an effort to minimise tenancy failures, we will seek to develop pre tenancy, during tenancy and post tenancy measures to assist us in identifying tenants at most risk of abandoning their tenancies or developing problem tenancies.

We will seek to:

- satisfy applicants' choice of where they want to live – where this is reasonably possible;
- participate in, Mutual Exchanges and Local Lettings Initiatives, where appropriate, to maximise choice of housing options;
- at the commencement of a tenancy, give as much information as reasonably possible on tenancy sustainment and address any areas of concern the new tenant may have;
- engage with external agencies re support needs/packages;
- refer new tenants with limited or no resources to furniture initiative projects who may be able to provide a basic furniture pack;
- provide a starter pack of basic essentials for new tenants with limited or no resources;
- ensure that the applicant is aware of all their responsibilities as a tenant and the contact details for their Housing Officer;
- carry out a settling in visit within 8 weeks of the date of entry to review any tenancy issues or support needs;
- identify any possible changes in support needs required to sustain a tenancy – such as addressing referrals for medical adaptations;
- make referrals to our money advice service to access advice on welfare entitlement, income maximisation and household budgeting, and initiate early intervention in the case of financial crisis or poverty;
- maintain regular, personal and sustained contact with 'at risk' householders; and
- work in partnership with specialist support agencies who work with vulnerable client groups and the statutory authorities.

2.5 Households at risk of tenancy failure

Particular household types may need help or assistance at times in order to sustain their tenancies, including:

- households who have previously been homeless;
- those with learning difficulties, mental health issues, or personality disorders;
- older people with support needs;
- those with alcohol and/ or drug use issues;
- young parents;
- people who have suffered previously from domestic abuse or other types of violence;
- households suffering from either racial and non-racial harassment;
- ex-offenders;
- those with disabilities who may or may not have support needs;
- households with histories of financial exclusion or multiple debts;

- young people setting up home for the first time – particularly those leaving care; and
- families with support needs.

2.6 Income maximisation and money advice

Rental income is the largest part of PHA's cashflow. Maximising rental income and the effective control of rent arrears is crucial to PHA's financial well being and our ability to deliver on a range of business plan commitments.

Many of PHA's tenants are dependent upon Housing Benefit or Universal Credit and other welfare benefits to cover their rental costs. Our staff therefore work closely with other agencies and tenants so that they can access the support and assistance they need to maximise their household income, pay their rent in full by the due date and thereby sustain their tenancy.

Our money advice service provides a means for tenants to obtain free and confidential advice in assessing a range of welfare benefits, tax credits and other related benefits to promote the attainment of greater financial sustainability. By assisting to maximise household incomes where possible, PHA is able to facilitate payment of rent in full by the due date and any rent arrears.

The type of advice and assistance we provide can include:

- Housing Benefit – applications, queries, backdates and overpayments;
- Discretionary Housing Payments – applications and queries;
- Universal Credit – queries relating to under-occupancy charge, direct payments, etc;
- other circumstances – general welfare benefits advice and signposting to other agencies such as the Department of Work & Pensions, the local authority; Citizens Advice Bureaux, credit unions, etc;
- housing options – general advice in relation to moving home, including downsizing options such as transfers and mutual exchanges; and
- fuel poverty – general home energy advice and signposting to other specialist agencies.

3. Miscellaneous

3.1 Alternative formats

On request, the Association will provide translations of our documents, policies and procedures in various languages and other formats such as computer disc, tape, large print, Braille etc, and these can be obtained by contacting the Association's offices. The Association is a member of the Happy to Translate scheme.

3.2 Next Review

We will review the Tenancy Sustainment Policy every three years or sooner if required by statutory, regulatory or best practice requirements.

Partick Housing Association

Tenancy Sustainment Policy – Key Performance Indicators

Key Performance Indicators	Target
Settling-in visits within 8 weeks of date of entry	100%
Former tenant arrears as a percentage of net debit	$\leq 0.90\%$
Annual number of abandoned tenancies	≤ 6
New tenancies sustained <u>12 months</u> after date of entry	$\geq 94\%$