

# TENANCY SUPPORT STRATEGY

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## **1. BACKGROUND**

In April 2016 following an organisational structure review, the Community Engagement Team (CET) was re-located to Culloden Street.

*"The **aim** of the CET is to identify residents in need as part of a prevention and early intervention strategy."*

The CET consists of 5 employees:

- 1x Community Engagement Co-ordinator
- 1x Community Engagement Worker
- 1x Income Maximisation Officer (IMO)
- 1x Income Maximisation Advisor (IMA)
- 1x Community Engagement Driver

The approach taken by MHA reflects policies that are being pursued at both a city wide and national level. These include strategies that see people continuing to live in their existing home, where practicable, rather than having to move as their needs change and there has been recent legislation that aims to link health and social care provision. This obviously has implications for housing providers as it may require houses to be adapted and the care needs of residents identified and co-ordinated. Until now the tendency has been for residents in need, particularly those who are elderly, to move into care or specially adapted housing and often these are away from existing family and community networks. As well as the social disruption this causes, there is also significant cost for housing providers related to dealing with void houses. Consequently, MHA has embraced these policy initiatives and have worked with key partners to develop systems aimed at early intervention and prevention.

MHA are attempting to ensure that residents in need are able to receive appropriate services and/or support. We use local knowledge and feedback from staff about residents considered to be in need of help. This leads to a visit by our CET and, where appropriate, other agencies are contacted (e.g. local Health, Homelessness and Housing) to allow residents to access the services they require. By introducing the CE service, this assists MHA to meet our core organisational objective of:

*"The purpose of MHA is to meet housing and related needs within our community and provide our tenants and other customers with an excellent service."*

In addition, by assisting residents in need, MHA meets Standard 2.4 of the Scottish Housing Regulator's Standards of Governance and Financial Management as follows:

*"The Association seeks out the needs, priorities, views and aspirations of tenants, service users and stakeholders. The Management Committee takes account of this information in its strategies, plans and decisions."*

## **2. TENANCY SUPPORT STRATEGY**

The Tenancy Support Strategy replaces the former '*Vulnerable Service Strategy*'. Due to the resignation of one of the CE Workers in September 2019, who was responsible for the delivery of the vulnerable service, the vulnerable register was reviewed and subsequently reduced as a number of residents were initially placed on the list for minor issues such as accompanied gas safety visits,

vouchers issued for benefit delays, gas/electricity meter faults etc., there was no ongoing support required. Furthermore, a number of cases were closed as the adequate support had been provided from MHA or the tenant was receiving assistance from their family and/or an external agency.

In addition, following a discussion with the CET, it was agreed that the term 'Vulnerable' no longer describes the service delivered. A wide range of support services are provided to various tenants in need; not all of these tenants are 'vulnerable'.

### **Local Context**

According to reports published by the Scottish Index of Multiple Deprivation (SIMD) in 2016, the Haghill area was deemed one of the **10 most deprived areas in Scotland**. A large majority of MHA's stock is located within Haghill, and SIMD reported that people who live in the most deprived areas are most likely to experience conditions which limit their opportunities in life.

MHA are aware that some residents within our Community experience higher levels of need and through the Tenancy Support service, we will try to identify and support those residents accordingly, which may be from one of our in house services or via signposting to external agencies.

### **Tenancy Support Register**

At the time of writing this report, there is around 30 residents on the register. The CET are in the process of visiting all residents to determine the level of support required, if any, and asking if the resident wishes to remain on the register and if they do, whether they would like a regular visit or if a phone call would be suffice.

### **Strategy Definition and Scope**

Support can be seen in many ways, and for MHA's Tenancy Support service the services provided to our residents, is defined as follows:

*"Providing housing related support to enable tenants to have the best opportunity to sustain their tenancies by improving their quality of life and ensuring they have access to the right support services at the right time and increase their independence."*

MHA are committed to providing services to residents to ensure that support or appropriate signposting is available to enhance the quality of their life and primarily sustain their tenancy.

The Tenancy Support service is low level, non-statutory support or intervention, usually for a defined period of time. The Tenancy Support Strategy will predominantly apply to tenants, in particular those who are identified as being in need of additional support to manage their tenancies, or other elements of their lives. However, in support of our 'one MHA', owners residing in properties factored by MPS are welcome to access the service too. The service will be utilised by:

- First time tenants
- Older people, particularly those with no care package or family support
- People with physical health issues
- People with mental health issues

- People who due to substance misuse have less ability to manage
- People with literacy issues
- Those with chaotic lifestyles caused by complex needs
- People who are recently bereaved, or who have had a similar life event or crisis
- Hoarders, who are unable to address the condition of their property without support

### **Tenancy Support Services**

MHA's Tenancy Support service will provide residents with assistance on a range of matters, including:

- Income Maximisation
- Budgeting
- Managing their household
- Life skills
- Stress or physical/mental health related issues
- Furniture and/or decoration
- Accessing health and other services
- Dealing with addictions; alcohol, drugs etc.
- Reporting repairs/applying for medical adaptations
- Arranging doctors' appointments, ordering prescriptions etc.

The undernoted Case Study provides an example of the Tenancy Support Service assisting a resident with literacy issues:

**CASE STUDY 1** – Tenant A attends Culloden Street on a monthly basis to meet with the CE Worker who contacts her GP and orders repeat prescriptions. The Tenant lacks confidence and is unable to read, therefore finds it difficult to go into the Practice and order her own prescriptions. As a result of her monthly engagement, it was brought to the CE Workers attention that Tenant A did not have a sofa. The CE Worker arranged for the CE Driver to deliver a sofa from the Recycling Centre to the tenant's home.

### **Strategy Outcomes**

Overall, this strategy aims to ensure that residents are able to access services and support, which will lead to the following outcomes:

- % of new tenancies sustained
- Reduction in void costs and homelessness
- Improved quality of life for residents
- Increased income and ability to manage own finances
- Improved life skills for residents and ability to manage own affairs
- Increase in residents accessing work programmes
- Ensure safeguarding issues are identified, managed and recorded

### **Key Objectives for MHA**

The key objectives for this strategy are:

- To quantify Value for Money in delivering support services to tenants
- To ensure tenants have access to support services, both in house and external partners
- To reduce void costs by working with tenants to improve their hoarding and property condition to improve tenancy sustainability, and reduce failed tenancies

- To reduce Anti-Social Behaviour, rent arrears, and tenancy related issues
- To ensure new tenants who require support to set up a tenancy have this
- To have a range of services for our elderly residents who require support and signposting

### **The Journey towards Independence and Breaking Dependency**

When a resident initially engages with the Tenancy Support service, the CET will assess the resident's level of support required; whether this is a one off or ongoing support. If the resident requires ongoing support, the aim of the engagement is to increase residents' life skills and allow them to recognise their own strengths. Naturally, throughout the engagement process, the resident's independence will grow and gradually they will rely less on the support from the CET. The resident's progression will be monitored continuously, by the CET, for the duration of the engagement.

The undernoted case study provides an example of a resident receiving ongoing support from MHA:

**CASE STUDY 2** - Tenant B suffers from a drug addiction and initially engaged with CET for help with alleviating these addictions. As a result of his engagement with the CET and Housing Officer, Tenant B was referred to an external agency; he is now under the care of Social Work and is part of a drug rehabilitation programme. However, MHA's support does not end there. Our Housing Officer liaises regularly with the Social Worker to determine the level of support required from MHA and recently, the CET arranged the delivery of a sofa, chest of drawers, a cooker and TV unit from the Recycling Centre, as well as curtains and blinds to make the tenants living conditions more comfortable.

### **3. CULLODEN STREET COMMUNITY HALL**

Another aspect of the Tenancy Support service is the Culloden Street Community Hall which serves the wider MHA residents, particularly those who are vulnerable or elderly. An advantage of the community hall is that it's located away from MHA's main office which some residents find more comfortable, as it is a less formal setting. The premises also have a garden which the residents are encouraged to use. The following events are held, on a weekly basis, within the hall:

- Breakfast Club
- Massage Sessions
- Lunch Club
- Chat In & Games
- Prize Bingo
- Free use of Computers

There are approximately 60 residents, ranging from young to our older tenants and who reside in various areas within the community, attending the events held within the community hall each week. In addition to residents receiving the services listed above, there are a number of positive spin offs from providing the social activities (e.g. the IM Team regularly have a presence and use this as an opportunity to remind residents of this service). Another measure of success is that there is a regular stream of residents who have previously received

assistance from the CET, via the Tenancy Support service, who now volunteer at various activities hosted in Culloden Street.

**CASE STUDY 3** – Tenant C previously resided in a private let within MHA’s area of operation. He was facing financial hardship and began regularly shopping in MHA’s recycling centre. The Volunteers encouraged Tenant C to apply to MHA for housing and he subsequently received a tenancy. The private let was fully furnished therefore Tenant C had absolutely nothing to furnish his home when he moved. Through his engagement with the CET, Tenant C’s home was fully furnished with items from the Recycling Centre. As a thank you, Tenant C volunteers at the breakfast/lunch club, and regularly attends Millie’s Café. He has become an integral part of the community.

The CET are always keen to offer new clubs to encourage a diverse range of people from the Community to utilise the hall and regularly consult with residents for new ideas. For 2020, a Yoga class and baking classes will be added to the events calendar.

#### **4. COMMUNITY ALARM SERVICE**

Following a Variation of our Registration, the community alarm service was no longer part of the Care Inspectorate regulation inspections. This allowed MHA to continue to provide a community alarm service to the previous sheltered tenants. This service operates 24/7 and is monitored by Bield Response Team. A morning call is made to the 19 remaining tenants who have the provision of a community alarm and the tenants can contact the Culloden Street office throughout the working day if they require any support or assistance.

#### **5. INCOME MAXIMISATION SERVICE**

The aim of the Income Maximisation service is to assess and maximise resident’s income to ensure that they are receiving all relevant benefits, allowances, pensions etc.

This service primarily focuses on MHA tenants, especially those who are experiencing financial difficulties. However, it is open to all MHA residents and, as a matter of course, an appointment or house visit is arranged for all new tenants. The success of this service is self-evident as demonstrated in the following table:

	<b>2017/18</b>	<b>2018/19</b>	<b>2019/20</b>	<b>TOTAL</b>
<b>MHA residents financial gains</b>	£1,281,342	£1,082,808	£1,560,545	= £3,924,695
<b>MHA tenants using IM service</b>	823	816	918	= 2,557

The following case study provides an example of the effectiveness of the Income Maximisation Service. This service equally benefits the tenant’s personal circumstances as well as MHA:

**CASE STUDY 4** – Tenant D was internally transferred to a new address, Housing Services made an appointment for them with the IMO. Their new address was a joint tenancy which meant all benefits had to be changed to joint claims. The IMO firstly contacted Pension Services & completed new joint claim for Pension Credits also contacted Housing Benefit and completed new claim to Housing/Council Tax Reduction. Pension Credits was awarded at £32 per week for the couple, Council Tax Reduction of £15.51 and Housing Benefit of £322.76 per month was awarded. The couple's income was then maximised as the IMO applied for an Attendance Allowance which was awarded at £57.30 per week. Afterwards, an application for carers allowance was completed and this increased the Pension Credits award by an additional £36.85, which increased their joint weekly Pension Credits to £68.85 per week. This entitled the couple to free dental treatment and glasses from the NHS.

## **6. INPUT FROM THE WIDER MHA STAFF TEAM**

As with all employees of MHA, a team effort is required in order to deliver the wide range of services that the Association provides. Due to the nature of the Community Engagement activities, there is a strong interface with the main service delivery functions. Examples of this include: Housing Services Officers and the Income Maximisation team work collaboratively with tenants on Universal Credit claims and the CE Worker liaises with the Housing Services Officer for referrals to Social Work, OT's etc.

Another example is the Estates Team assisting with delivering furniture from the re-cycling centre on a weekly basis. The following is an example of effective team working:

**CASE STUDY 5** – Tenant E had an appointment with the Housing Services Officer to discuss his rent arrears balance, he was at risk of losing his tenancy after failing to engage with the Association. Tenant E was then referred to the Income Maximisation team who applied for Universal Credit on his behalf. During his appointment, Tenant E expressed that he had no cooking facilities within his property or a bed to sleep in. This information was communicated to the CE Co-ordinator who arranged the delivery of a cooker and bed to the tenant's home.

## **7. INPUT FROM EXTERNAL AGENCIES**

Due to MHAs limited resources in the role of providing a Tenancy Support service, at times MHA acts as a conduit for a range of other agencies and stakeholders. A large element in providing this service is MHA acting as a sign post for other agencies (e.g. social work involvement, G-Heat, Scottish Welfare Fund, arranging hospital appointments, liaising with home carers etc.). One of the main on-going links is with the Health & Social Care Partnership who provides support to tenants in sustaining their tenancy through working with housing, health agencies, social work etc. Another example is an organisation called Community Connections who provide a free confidential support for people aged 60+ and their home carers. The service they provide includes signposting and referring, buddy service, one to one person centred support and volunteering.

The undernoted case study provides an example of a resident who has benefited from being referred to an external agency following their engagement with the CET:

**CASE STUDY 6** – Tenant F was part of the homeless pilot scheme, Housing Services arranged appointment for Tenant to meet with the Income Max Officer as he required flooring and white goods. The IMO applied to the Scottish Welfare Fund and the application was successful - goods were delivered to Tenant F within 7 days. The IMO then referred Tenant F to G-Heat regarding fuel supply, a home visit was completed and the tenants supplier was changed to ensure he was on the best tariff for his circumstances. The IMO contacted DWP to apply for an additional benefit the tenant was entitled to and he is now in receipt of an extra £66 per week. Due to being awarded an additional premium, this prevented Tenant F from claiming Universal Credit and he has entitlement to full Housing Benefit/Council Tax reduction which covers the cost of his rent and council tax. Preventing the need to apply for UC stopped Tenant F from facing financial hardship whilst going through the transition from homeless to mainstream housing. Also, his benefits will be paid on a fortnightly basis instead of serving a waiting period of 5 weeks with UC.

## **8. VALUE FOR MONEY**

It is essential that MHA continues to develop a framework to ensure the organisation's guiding principles are adhered to and that strategic and operational objectives are achieved. In terms of achieving VFM, the CET, with input from the wider MHA staff, through delivering the Tenancy Support service, wider social activities and Income Maximisation services, are an excellent example of providing an efficient and effective service. The CET live the MHA values and, as demonstrated later in the report, do so at a financial cost of around 1.82% of the organisation turnover.

During 2019, MHA residents were consulted and asked their views on the delivery of non-housing related activities facilitated by the CET and across the Organisation. The feedback received from 60 residents demonstrated that 100% of them agree that MHA should continue to deliver non-housing related activities and 97% of residents believe that MHA's non-housing related services represent value for money. The undernoted quotes provide an example of resident's views on MHA's non-housing related activities:

*"MHA give a lot to the community, we are lucky!"*

*"I always try to support MHA as they support me"*

*"If MHA don't look out for the community, who will?"*

*"My family benefit from the range of services, long may they continue!"*

Also, in November 2019, a survey was conducted to request feedback from residents using the Income Maximisation service. The returns demonstrated 100% satisfaction rate with service and confirmed that 95% of residents received an appointment with the team within less than 1 week from requesting it. Some of the positive feedback received on the overall service is noted below:

"I have been advised on everything available to me and also got given white goods and furniture that I didn't have"

"Always happy when I have had a meeting and feel reassured"

"Really helped me sort Universal Credit when I was struggling to understand it all"

"Think it's a great service, don't know what I would do without you!"

"I was very thankful of the help I received and would recommend this service"

## **9. TENANCY SUSTAINMENT**

Shelter Scotland (2011) defines Tenancy Sustainment as:

*"Preventing a tenancy from coming to a premature end by providing the necessary information, advice, and support for tenants to be able to maintain their tenancies"*

Being a tenant of MHA, in addition to having a nice affordable home, also means being part of a community. Every endeavour is made, through the Tenancy Support Service, to ensure tenants remain within their homes. The undernoted example demonstrates that the Association has a high success rate of sustaining tenancies:

	2017/18	2018/19	2019/20
Total of new tenancies sustained	93.75%	94.44%	98.04%

## **10. THE FUTURE OF THE TENANCY SUPPORT SERVICE**

There is proof of concept that the CET provide a flexible and valuable service to MHA's residents in need. This is supported through the various case studies which have been incorporated into the strategy. The support provided, both internally and externally, ranges from practical, emotional and financial assistance. A valuable aspect of the service is the on-going support that is provided, for example:

**CASE STUDY 7** – Tenant G has been receiving ongoing support from the CET for almost one year. The tenant was initially referred onto the 'Restart Project' to address mental health related issues. The duration of the programme was 6 months. Upon completion of the programme, in order to ensure Tenant G's mental health remains steady, he began volunteering with MHA before being referred onto Volunteer Scotland where he has engaged in further volunteering activities. Keeping busy is good for the tenants mind and he has managed to build a good support network of friends through volunteering. Tenant G goes into Millie's Café each morning and chat's with the CE Worker, this reassures MHA that he is doing well.

It is planned to undertake a satisfaction survey with individuals who have accessed the Tenancy Support service, in August 2020. However, feedback from the Tenant's Satisfaction Survey, presently undertaken by an external company, 'Wider Role Solutions', will be collated on the completion date (May 2020), and residents collective views of MHA's wider role service will be analysed.

### **Financial Risk Assessment**

To reflect that MHA provides a number of services which extend beyond our statutory obligations, the organisational Business Plan adopts a rigorous approach to assessing financial risk. A large element of this is to ensure that there is an effective Rent Strategy in place to ensure that the rental income achieved meets the cost of running the organisation.

The role that is carried out by the CET fits well with MHA's Charitable Objectives. It is, however, important that the Association is clear on the nature and extent as well as the financial implications of pursuing wider role activity. The Management Committee are unanimous in the view that they wish to retain this service; however, this is on the condition that the overheads can be met from savings elsewhere. In addition, as mentioned previously within the report, feedback received from 60 residents during 2019/20 evidenced that 100% of them are in favour of MHA continuing to deliver non-housing related activities.

Going forward, for 2020/21, the potential cost of continuing to provide the Tenancy Support Service and also a wider role service, along with a comparison against previous years, is highlighted below:

	<b>2018/19</b>	<b>2019/20</b>	<b>2020/21</b>
<b>Salaries</b>	£137,397 (5 employees)	£139,523 (6 employees)	£124,097 (5 employees)
<b>Community Alarm</b>	£7,854	£2,518	£2,134.
<b>GCC Funding</b>	Nil	Nil	Nil
<b>TOTAL</b>	£145,251	£142,041	£126,231

The cost of providing the CE service represents 1.82% of MHA's total turnover. This is extremely low and supports that it is worth doing. More importantly, the small percentage far out weights the potential consequences of not having this service.

There is an argument though to deduct the IM Officer and IM Advisors salaries from the £126,231 on the basis that the income that the post holders generate covers the employment costs. If this is taken into account, the 2020/21 costs reduce to £63,750.

The above means that, in order to continue to provide the Tenancy Support service, with 5 dedicated employees, MHA requires £126,231 per annum. The CET understand the ethos of working within a Community Controlled Housing Association and 'going that extra mile'. Their flexibility ensures that a consistently high service is delivered to MHA residents. Examples of this include: the CE Worker and CE Co-ordinator provide annual leave cover within Millie's Café, and the CE Worker assists the CE Co-ordinator on Thursday afternoons to conduct house visits/telephone residents who receive ongoing support via the Tenancy Support service. In addition, the CE Driver will assist the in-house and estates teams with wider MHA work, when not required for CE duties.

In order to deliver the current first class service, income maximisation service and the range of non-housing activities, ideally all 5 employees are required. If a decision is made to reduce the number of core staff within the CE function, the options are:

- a) The Tenancy Support service ends
- b) The Service is substantially reduced to fit what MHA can realistically deliver on reduced staff numbers
- c) The service reverts back to the Housing Services function which would require further discussion on how the service is delivered to the current high standard.

Through MHA's Welfare Fund Policy, a working budget of £5,000 is allocated to the CET to use in circumstances when tenants are identified by the team as being in a crisis (e.g. no furniture, cooking appliances, gas/electricity, food etc.). The CET are encouraged to utilise this budget throughout the year. To date, for 2019/20, a total of £1,458 has been spent.

This figure will be increased in the 2020/21 budget to reflect the impact of Universal Credit.

### **Working with External Agencies**

The CET will continue to embrace the excellent working relationship that they have with a range of external agencies, a number of whom have been mentioned throughout this Strategy.

### **Community Alarms**

As MHA is a much focused CCHA which views looking after tenants in the community as a high priority, the financial and resources risk assessments are required. This includes the levels of community engagement carried out and how the housing stock is adapted to suit the needs of existing tenants as such activities related more to a social purpose rather than MHAs obligations as a

housing provider. The current community alarm system is delivered to a small number of tenants through Bield.

### **Medical Adaptations**

The CET will continue to link with the Housing Services and Maintenance functions when looking at future adaptations to enable the CE staff to assess if any other support is required.

### **Universal Credit (UC)**

The Income Maximisation Team will continue to work closely with Housing Services in relation to UC. In order to provide as much support to tenants as possible, keep rent arrears down and maximise tenancy sustainment, the IM Team split their working week across various offices within MHA's area of operation, as demonstrated below:

IMO: Culloden Street – Monday, Wednesday, Friday  
Bluevale Hall – Tuesday and Thursday

IMA: Culloden Street – Monday (PM), Tuesday, Wednesday,  
Thursday (PM) and Friday.  
Ballindalloch Drive Office – Monday and Thursday (AM)

The Income Maximisation Officer will provide an update on UC as part of her presentation of the income maximisation service at the March 2020 MCE Board Meeting.

## **11. MONITORING AND REVIEW**

This Strategy will be reviewed on an annual basis or as otherwise requested by the MCE Board. Outputs and outcomes from the Tenancy Support Service will be duly reported to the Board in line with the Committee Meetings Schedule 2020.