

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 8 employees:

- 1x Community Engagement Co-ordinator
- 2x Community Engagement Workers
- 2x Income Maximisation Staff (IMO & IMA)
- 1x Community Engagement Driver
- 2x Sports Hub Staff (Co-ordinator & Assistant)

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. In the past, 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 properties. 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, Social Work, Energy Providers and Housing etc.) to allow residents to access the services they require. The introduction of the CE Service has supported 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

MHA's Tenancy Support Strategy replaced the former 'Vulnerable Service Strategy' and received an overhaul in the year 2020. Since then, the Tenancy Support (former Vulnerable) Register has been maintained and updated on a regular basis. However, since the beginning of the year (2023), all engagement with residents via the Tenancy Support Service, is being recorded on the

Association's Computer System, Home Master. This ensures that anyone liaising with the tenant, is aware of their current circumstances and the level of support received. Furthermore, a notice has been placed on the residents account to identify they're in receipt of support from the CET.

It is important to note that the CET no longer refer to residents or describe the services provided as 'vulnerable' due to a wide range of support being delivered to various residents in need; not all of them would be classified or deemed 'vulnerable'.

Local Context

According to reports published by the Scottish Index of Multiple Deprivation (SIMD) over the years, the Haghill area continues to be deemed one of the most deprived areas in Scotland. A large majority of MHA's stock is located within Haghill, and SIMD have 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 Service

At the time of writing this report, 53 residents are receiving support from the CET via the Tenancy Support Service. The level of support varies between regular visits for those who are most in need, or frequent phone calls to residents who generally manage well on their own, but require a routine welfare check. The service is delivered by the CE Team 5 days per week.

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' ethos, 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 and/or mental health issues
- People who, due to substance misuse, have less ability to manage

- People with numeracy/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 (this list is not exhaustive):

- Income Maximisation
- Budgeting
- Shopping
- Managing their household, including referrals to private house cleaners
- Life skills
- Support with the cost-of-living crisis (e.g. fuel support/advice)
- Stress or physical/mental health related issues
- Furniture and/or decoration
- Accessing healthcare 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 furnishing items:

CASE STUDY 1 – Tenant A attended an appointment with the Income Maximisation Officer who made a referral to the Scottish Welfare Fund for white goods. The tenant's application was declined, causing concern as the tenant couldn't afford to furnish the flat on their own. The Tenant suffers from poor mental health and was already struggling to cope with moving from one house to another. The IMO referred the tenant to the CET who sourced all white goods and a coffee table from the Recycling Centre, which was delivered by the CE Driver.

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 learning difficulties and started engaging with the CE team following the death of her partner. Tenant's partner passed away in her home and she has been unable to settle since. Tenant wanted to redecorate the flat but couldn't afford to do so. As a result of engaging with the CE team, the tenant received a new sofa, rug, and TV unit from the Recycling Centre, to change the appearance of her living area.

Tenant required support with fuel costs as there was debt on meters. Tenant was referred to Home Energy Scotland who awarded £1,300 to clear the debt and top-up meters.

Through weekly visits, the CE team have gained the tenant's trust. More recently, the tenant requested support with her finances and allowed the CE Worker access to her bank statements. The CE Worker noticed strange activity within the account and is concerned the tenant is being financially abused by a relative. Therefore, the tenant has been referred to Citizen's Advice for this matter to be formally investigated.

3. COMMUNITY HALL FACILITIES

Another aspect of the Tenancy Support Service is the Community Halls on Ballindalloch Drive, Culloden Street and Bluevale, which serve the wider MHA community, particularly residents who are vulnerable or elderly. An advantage of the community hall facilities is that they are located within the heart of MHA's community; two in the Dennistoun and one in the Haghill area. Also, 2 of the 3 venues are situated away from MHA's main office which some residents find more comfortable, as it is a less formal setting. The premises at Bluevale and Culloden Street have access to outdoor spaces, which residents are encouraged to use. The following events are held, on a weekly basis, within the halls:

BALLINDALLOCH DRIVE

- Children's Kids Club
- Parent & Toddlers
- Credit Union
- Breakfast Club
- Prize Bingo

CULLODEN STREET

- Prize Bingo
- Food Pantry
- Library/Reading Group
- Chats & Crafts

BLUEVALE HALL

- Recovery Café
- Literacy/Numeracy Classes
- Kids/Youth Clubs
- Breakfast/Lunch club
- Prize Bingo
- Gaming Club
- 'Still Gem' activities (varies each week from line dancing, to Zumba, to fitness classes for pensioners)
- Dance Class
- Food Pantry
- Cooking Class with wellbeing group
- Parent & Toddlers

As well as the abovementioned activities, there is a 'chill out/games room' within Bluevale Hall for people within the Community to access every evening from 5-9pm. The room is fully equipped with TV screens, gaming consoles, virtual reality headsets and a pool table.

Furthermore, a Sensory Room will open within Bluevale Hall, from April 2023, to support children from the Community who have additional support needs. The room will be opened every weekday from 9am-9pm and is equipped with soft furnishings/flooring, sensory toys, TV screen, mood lighting and calming music.

As well as addressing social isolation and promoting social inclusion, there are a number of positive spin offs from providing various 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 the Community Halls.

CASE STUDY 3 – Tenant C is new to the Country and was struggling to gain employment. After attending the Food Pantry within Bluevale Hall and engaging with the CE worker, the tenant was encouraged to volunteer at the various activities within the Hall, whilst seeking employment, to socialise and gain experience. The tenant now volunteers at the weekly food pantry, breakfast/lunch clubs, prize bingo and supports the CE Worker with the delivery of the warm spaces initiative. Volunteering has allowed the tenant to settle into the community and get to know people. Furthermore, her child now attends the kids clubs within the hall, where he has made new friends which has improved his experience at school.

CASE STUDY 4 – Tenant D suffered from poor mental health and social anxiety. For several years, the tenant barely went over the door and struggled to converse with others. Following a lengthy period of encouragement and support from the CET the tenant has started to attend community activities in Culloden Street and volunteers once per week at the 'Chats & Crafts' club. The tenant also makes a point of leaving the house daily, even at weekends, and is extremely grateful for the assistance received from the CET.

4. COMMUNITY ALARM SERVICE

MHA continues to provide a community alarm service to the former sheltered tenants. This service operates 24/7 and is monitored by Bield Response Team. A morning call is made to the 9 remaining tenants who have the provision of a community alarm and the tenants can contact the Culloden Street office or the Community Engagement team direct, throughout the working day, if they require any support or assistance.

Details of all morning call logs are now recorded on Home Master.

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. The service primarily focuses on MHA tenants, especially those who are experiencing financial difficulties and, as a matter of course, an appointment is arranged for all new tenants. However, Owner Occupiers receiving a factoring service from MPS are welcome to access the service.

The IM team have recently relocated to the Culloden Street office and the Income Maximisation Officer is continuing to spend 2 days per week working from Bluevale Hall (Tuesday/Thursday). During the pandemic, the IM service was primarily delivered via the telephone, with face to face office appointments or home visits arranged as and when required. However, post-covid, the demand for face to face office appointments has increased and this option is now the most popular, with telephone appointments and home visits scheduled on request.

The Income Maximisation team deliver more than a 'money advice' service, year on year they excel and continue to go above and beyond for MHA's residents. The team care deeply for resident's welfare and have partnered with various external agencies to support their needs, which is discussed further on in the report.

The success of this service over the last 3 years is evidenced in the table below. It is worth mentioning the substantial increase in residents' financial gains from 2021/22 to 2022/23; £497,540. This, coupled with the increased number of residents accessing the service, suggests that due to the current cost of living crisis, there is an increased number of people residing within MHA's Community facing financial difficulty.

	2020/21	2021/22	2022/23	TOTAL
MHA residents' financial gains	£1,320,428	1,359,923	£1,857,463	= £4,537,814
MHA tenants using IM service	666	1,035	1,098	= 2,799

The following case studies 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 is a retired couple; their only income was state pension. The IMO applied for disability benefits and was successful for both claims. To maximise the couple's income further and create an entitlement to Pension Credits, two applications for Carers Allowance were made and awarded, which allowed an application for pension credits to be made. Securing pension credits gives the couple an entitlement to free glasses, dental treatment, full council tax reduction and full housing costs. Following their appointment with the IMO, the tenants now have an additional income of £221 per week and received a backdated payment totalling £2,744. Their outgoings have also reduced by £95 per week.

CASE STUDY 5 – Tenant E is single person who until recently worked full time. Following a period of long-term sick leave, the tenants pay ended. The IMA completed an income check and discussed numerous issues including multiple debts, literacy issues etc. An application for Universal Credit was made and the IMA was able to increase tenants personal allowance to include Limited Capability for Work Allowance, and applied for Personal Independence Payment, which was successful. This resulted in the tenants monthly income increasing substantially from £345 to £1,069 per month. Tenant was also awarded full housing costs from UC claim and a council tax reduction was applied to the property.

The IMA also assisted the tenant to complete a transfer application form & she has since been allocated a new flat. Tenant used her backdated award of Personal Independence Allowance to decorate and furnish the new property. A referral was also made to Rosemount, and she attends weekly literacy classes which has hugely developed the tenants reading and writing skills.

CASE STUDY 6 – Tenant F is a single parent who had always been in employment but now suffers from long covid and is no longer fit to work. The IMA completed an income Check and applied for Universal Credit. A total of £635 per month was awarded, as well as full Housing costs and Council Tax Reduction. The IMA also completed an application for Personal Independence Allowance, and the tenant was awarded enhanced rates of both elements which increased her income by a further £628 per month. This allowed an application for Limited Capability Allowance to be submitted which awarded the tenant a payment of £354 per month, bringing the tenants monthly income to £1,617.

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 the CE Driver with delivering furniture from the re-cycling centre. The following are examples of effective team working across functions:

CASE STUDY 7 – Following concerns raised by a neighbour regarding **Tenant G** welfare, the CE Worker & Housing Officer completed a joint visit. The tenant was physically unwell and suffering from poor mental health. It was evident to the staff that the tenant required medical attention as she hadn't eaten for a period of time. However, she refused any help. The CE Worker went through the tenant's phonebook and contracted her granddaughter who confirmed she is the tenant's primary carer and would encourage her to seek medical attention. The HS Officer completed an AP1 referral form and a social worker was assigned to the tenant. Following engagement with the Tenancy Support Service, Cordia now visit 2 days per week to support the tenants living conditions and monitor her health. Tenant is now encouraged to look after herself, meals are delivered daily from Millie's Café to ensure the tenant is eating and she is now living a healthier lifestyle. Tenant is visited monthly by the CET/HSO and receives assistance when visiting the local shops to purchase food items.

CASE STUDY 8 – A Housing Officer raised concerns regarding **Tenant H** living conditions. Tenant's house was in a poor state; dog faeces all over the floors and hoarding issues. The Housing Officer completed an AP1 form and made a referral to dog protection. The Tenant was then referred to the CET to assist with the clearance of the flat and address the hoarding issues. The CET liaised with the bulk team to remove the items that had been cleared out and provided the tenant with a cooker and washing machine from the recycling centre.

CASE STUDY 9 - As the CE Driver is undertaking light duties, he cannot carry furniture or uplift heavy items. Following discussion with the Asset Manager, it's been agreed that staff from Maintenance, Estates and Community Engagement will work together to ensure that the furniture recycling service continues and residents from the local community that require pick-ups and deliveries, receive this service.

7. INPUT FROM EXTERNAL AGENCIES

Due to MHA's 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 signpost for other agencies. This generally has included services from Social Work, Citizens Advice, Scottish Welfare Fund and the Health and Social Care Partnership etc. However, the detrimental impact the Pandemic, followed by the current cost of living crisis, has had on several MHA residents, has found the CET expanding their partnership network and reaching out to other Organisations for support.

This includes: The Rosemount Lifelong Learning Centre, GEMAP, Glasgow Care Foundation, Draper Fund, Aberlour Fund, Trades House fund, Home Energy Scotland and Home Heating Advice Scotland. By partnering with these Charities, MHA are assisting with the enhancement of residents living conditions, providing financial support, and ultimately promoting tenancy sustainment.

The Rosemount Lifelong Learning Centre's aim is to encourage service users of all ages to raise aspirations, develop confidence and life skills, and ensure that their progression routes are sustainable. Due to the long-term partnership the Income Maximisation team agreed with Rosemount, they now have a presence and deliver services across 3 of MHA's locations:

- Numeracy and Literacy Classes at Bluevale Hall (every Monday)
- Employability one to one sessions in Ballindalloch Drive (every Thursday)
- Digital and IT classes at the Sports Hub (every Wednesday)

The Aberlour and Drapers fund provides cash to families with children under the age of 21 for household goods, essential food and clothing. The Glasgow Care Foundation and Trades House fund provides a variety of support (including the supply of household goods, fuel cards/food vouchers etc.) and assists those living in poverty who are not eligible to receive assistance from other agencies.

Home Energy Scotland and Home Heating Advice Scotland both provide our residents with a vast amount of fuel support. As the cost of fuel continues to rise, an increased number of residents, particularly those who are in low-income employment and usually not eligible for financial support, have received payments from these partner agencies to either; 1) clear debt on their meter or 2) top up their fuel. At the time of writing the report, from April 2022 – March 2023, 69 residents have been referred to the above agencies with a combined total of £9,470 awarded.

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

CASE STUDY 10 – New Tenant I has 3 dependent children, one has a disability. Tenant required support to purchase essential items for the house. The IMO made a referral to Scottish Welfare Fund on behalf of the tenant, which was successful, new floor coverings and white goods awarded. The tenant was also referred to the Glasgow Care foundation who issued food and fuel vouchers. Following an appointment with the IMO, the tenant's income was maximised and she joined Rosemount Lifelong Learning Centre's employability programme. For the child who is disabled, the tenant was referred to Northeast Carers for support and she now receives carers allowance for the child.

CASE STUDY 11 - Home Energy Scotland recently visited MHA's Food Pantry at Culloden Street, the Breakfast Club at Ballindalloch Drive, and the Bingo Club at Bluevale Hall. All residents attending these clubs were provided with advice surrounding heating and energy bills and issued with Fuel top-ups.

The CE Worker was approached by **Tenant J** who expressed they were struggling to afford their fuel bills. Usually, the CE Worker would refer residents to the M Team for support however, she encouraged the tenant to attend Bluevale Hall and meet with Home Energy Scotland at the Bingo Club. The outcome was successful as the tenant received two £49 vouchers for gas/electricity and learned about the activities on offer at the Hall. The tenant now attends the Warm Spaces & the food pantry.

8. **VALUE FOR MONEY (VFM)**

A focus on MHA's new Business Plan 2023/26, is VFM and ensuring that VFM is achieved across MHA and with every aspect of the service delivered. The rent consultation completed in December 2022 confirmed that 91% of tenants are satisfied that their rent charge represents VFM. Therefore, it is essential that MHA continues to develop a framework to ensure that services are of value to the residents and 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 role 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 3.16% of the Organisation's turnover.

Furthermore, in recent years, MHA's residents have been 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 these residents demonstrate 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:

"Extremely appreciative for all MHA do and how you have managed to keep most services going through Covid – thank you!"

"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, to build on this positive feedback, in November 2022, a survey was conducted with residents using the Income Maximisation service. The returns demonstrated 100% satisfaction rate and confirmed that 95% of residents who accessed the service received a positive outcome (the remaining 5% of cases were ongoing at the time). Some of the positive feedback received on the overall service is noted below:

"Have used service for a number of years, don't know what I would do without it"

"Excellent - so helpful and goes beyond her service. 100% most caring person"

"Amazing service which saves lives"

"Was seen quickly, all issues/concerns resolved and everything explained. Without this service I would struggle"

"Service is excellent, always helpful and understanding, very easy to talk to"

"Excellent service from Sylvia. Helped me get an accurate fuel bill"

"Patricia has been excellent. Really helpful and kind"

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:

	2020/21	2021/22	2022/23
Total of new tenancies sustained	98.52%	94.2%	94.6%

10. TENANCY SUPPORT SERVICE REVIEW 2022/23

As we emerged from the pandemic, the year 2022/23 saw life (and services) slowing returning to 'normal'. Although, as touched on briefly earlier within the report, the cost of living crisis has made this year a very challenging one for most people.

With this at the forefront of their mind, every endeavour was made by the CET to ensure that the Tenancy Support service continued and MHA's residents received much needed support during these unprecedented times. Throughout 2022/23, the service has continued as follows:

Tenancy Support Service

- Welfare visits/make regular contact and support residents engaging with the Tenancy Support Service.
- All morning calls to former sheltered residents continued each day.

- The CE Co-ordinator continues to go shopping & delivers food to various residents within the community.
- Furniture/white goods deliveries to support tenancy sustainment.
- Delivered various activities across MHA's community halls and developed services to suit residents' desires.
- Continued to provide the food pantry across two locations & opened an evening food pantry to cater for those who are working within the Community.
- Established the Warm Spaces initiative and opened 2 community halls for residents to keep warm and enjoy a hot meal.

CASE STUDY 12 – During the pandemic, ***Tenant K*** became heavily reliant on the CET for support with shopping, arranging medical appointments and maintaining her property. The tenant receives a visit from the CE Worker weekly and has started attending the food pantry and warm spaces.

Income Maximisation Service

- Provided welfare rights advice to residents across the community, face to face, over the telephone and conducted home visits.
- Accompany residents to appeals meetings & join conference calls with external agencies to provide support with queries surrounding the residents financial circumstances.
- The IM team continued to complete UC referrals & managed residents UC journals on their behalf.
- Sourced the abovementioned Charities and entered into partnership for the benefit of MHA's community.
- Provided a vast amount of fuel support to residents within the Community, this includes contacting energy providers to queries bills etc.
- Processed applications for MHA's welfare fund to support residents with varying issues.
- Assisted BCC with Christmas gift deliveries to children from the Community.
- Assisted BCC with the distribution of food vouchers to MHA's residents who are facing financial hardship.

CASE STUDY 13 – Tenant L moved from the private sector to MHA's Community. The tenant is a single parent and moved from abroad with no family support. When moving, the tenant had nothing as the private rented accommodation was a furnished flat. Therefore, following an appointment with the IMO, an application to the Scottish Welfare Fund was made, which was part-successful. The tenant received the remaining essential furnishing items from MHA's recycling centre and window coverings were purchased from MHA's welfare fund.

As a result of her engagement with the IMO, the tenant started attending the food pantry and other community clubs within the area, which has prevented the tenant from feeling isolated. Tenant is seeking employment and attends Rosemount Lifelong Learning Centres employability classes. Tenant faced financial hardship at Christmas and the IMO applied to 'Wish Upon a Star Charity and Bluevale Community Club, on behalf of the tenant and as a result, she was gifted various items for her sons Christmas. Both the tenant and her son also attended Bluevale Hall on Christmas Day for their dinner. Referral was made to Home Energy Scotland for fuel support who awarded the tenant with gas/electricity top-ups.

Alexandra Park Sports Hub

Within the Wider Role paper presented to the Management Committee in December 2022, the Committee agreed to closely monitor the future use of the Sports Hub and its activities. Going forward, in order to sustain the number of activities that are provided, free of charge, it is incumbent that the Sports Hub Co-ordinator sources funding to support the project. To date, grant awards totalling around £40k have been received for the Sports Hub during 2022/23 from various funding streams.

The success of the Hub continues to go from strength to strength and provides physical and mental wellbeing support for residents and the local Community. In November 2022, representatives from the Sports Hub, attended the Sports Council for Glasgow Annual Awards at Glasgow City Chambers. On this evening, the Sports Hub was awarded the 'Sports Council for Glasgow Sustainability Award', which was a fantastic achievement.

The Sports Hub Co-ordinator's outstanding commitment and performance has increased the number and range of activities available at the facility, 7 days per week, as follows:

- Bowling, tennis & putting on the greens
- Boost your health fitness programme
- Health Walks & Jogging Activities
- Bike Hub
- Football & Volleyball
- Athletics
- Group Fitness Classes
- Local School activities & Engagement with Young People
- Digital Inclusion Café

A satisfaction survey completed in November 2022, with visitors who had participated in the activities at the Sports Hub, demonstrated 100% satisfaction with the services delivered.

More detailed information relating to the Sports Hub is included within the Sports Hub Strategy 2023. However, the undernoted case study, written by the individual themselves, provides an example of the positive impact the activities at the Sports Hub has on physical/mental health:

CASE STUDY 14 - *"I am a naturally shy person especially with strangers. Before and during the pandemic I felt very low back then. I really suffered from isolation, and I was suffering from depression to say the least. My mental health was poor and so was my physical health. My social interaction was limited only to my immediate family. For exercise I walked around the park by myself, I was very unfit at that time and overweight. My life was not in a good place at all.*

I found out about Milnbank Housing Association's Sports Hub in Alexandra Park because I am one of their tenants. An outdoor sports facility with free community activities in Alexandra Park really appealed to me. There is no way I could afford to pay for things like going gyms and I would much rather be outdoors in a nice park setting anyway.

I was extremely nervous about going up to Alexandra Park Sports Hub the first time. I was amazed at how friendly and helpful the Sports Hub staff were and they encouraged me to come along and gradually get involved.

My life has improved so much thanks to Milnbank Housing through their Sports Hub and other community initiatives. The difference in my mental and physical wellbeing is day and night. I have made new friends. I enjoy free fitness classes most days. I am now a volunteer at the Sports Hub and help set up fitness class equipment. I have been trained as a qualified first aider. I am due to be trained as a qualified Health Wall Leader Assistant. I have been taking part in the free digital classes where I am achieving certificates in computing. I am physically fitter and healthier. I am a much more confident and sociable person now and my life is just better thanks to Milnbank Housing Association and their Sports Hub".

Funding Applications & Awards

MHA have recently partnered with a Company called 'Community Links Scotland' who support the Association to apply for funding to continue delivering wider role services, like the Tenancy Support Service. To date, for the year 2022/23, 3 funding applications were successful & awarded as follows:

- 1) National Lottery Cost of Living Communities Fund - £20k
 - 2) SFHA Winter Hardship Fund - £12,400
 - 3) Area Partnerships Budget (GCC) - £5,440
- TOTAL = **£37,840**

As per the terms and conditions attached to the offer of grant, the funding awards will be utilised as follows:

1) National Lottery Cost of Living Communities Fund

- To be used by 31 May 2023
- Aim to support 800 residents
- 400 x £25 fuel vouchers
- 400 x £25 food vouchers
- Retain some of the vouchers to distribute to families in the summer of 2023, who don't qualify for the School Uniform clothing grant.

2) Area Partnerships Budget (GCC)

- To be used by 31 March 2023
- £4,400 – Paid directly to MHA to cover the hall hire costs (including all bills/utilities) at Bluevale (5 days) and Ballindalloch Community Hall (1 day) for the Warm Spaces initiative.
- £1,000 to pay for hot food, tea/coffee, biscuits, papers/magazines etc.

3) SFHA Winter Hardship Fund

- To be used by 31 March 2023
- Meals, Food & Pantry Costs = £4,200
- Issuing Food Vouchers & Providing Fuel Support = £8,200
- Aim to support 200 households minimum

11. 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 15 – Tenant M is elderly with no family support. Over the last 3 years, the IMO has cared for the tenant and is now his registered next of kin. Within the last year, the resident's health deteriorated, and he was unfortunately taken into care. The IMO continues to visit the resident twice per week and manages his affairs accordingly. The IMO fought tirelessly with medical professionals and the social work department to ensure the resident received the care and attention he deserved. She also visited various care homes to make sure they were fit for purpose and would cater for the residents needs. This is a

classic example of the CET going the extra mile and providing life changing support to MHA’s residents.

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.

As highlighted earlier within the report, in line with the Business Plan requirements, every service across the Organisation must demonstrate value for money. The Tenancy Support Service should not be evaluated based on finances e.g. the cost to deliver the service vs the income generated. Instead, the value of the service should be measured on the positive outcomes and the social benefits that the service brings, which are demonstrated within the Case Studies included throughout the report. Furthermore, the percentage of tenancies sustained across the Organisation is high, which suggests that the support provided by the CET at the beginning of a tenancy, benefits the tenant long-term.

Going forward, for 2023/24, an approximate 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:

	2021/22	2022/23	2023/24
Salaries	£176,117 (7 employees)	£198,796 (8 employees)	£198,796 (8 employees)
Community Alarm	£2,504	£2,504	£2,504 ¹
GCC Funding	Nil	Nil	Nil
TOTAL	£178,251	£201,300	£208,781 ²

The cost of providing the CE service represents 3.16% of MHA’s total turnover. This is extremely low and supports that it is worth doing. More importantly, the small percentage far outweighs the potential consequences of not having this service.

There is an argument though to deduct the IM Officer and IM Advisors salaries from the £208,781 on the basis that the income the post holders generate covers the employment costs. If this is taken into account, the 2023/24 costs

¹ Guestimate as the invoice for 2023/24 hasn’t been received yet.

² Increased as 5% salary increase awarded in Sept.22

reduce to £141,047. This means that, in order to continue to provide the Tenancy Support service, with 8 dedicated employees, MHA requires £208,781 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.

In order to deliver the current first-class community engagement service, income maximisation service and the range of non-housing activities, ideally all 8 employees are required. As part of the ongoing Organisational Restructure, if in the future 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 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, floor/window coverings, food etc.). The CET are encouraged to utilise this budget throughout the year. In October 2022, the Board agreed to top-up the welfare fund by £3,000, to cover the remaining 6 months of the year. To date, for 2022/23, a total of £6,148 has been spent. A full report providing details of the spend was presented to the MCE Board in October 2022.

Funding Applications – During 2023/24, MHA will continue to liaise with Community Links Scotland to apply for funding that will support the delivery of the Tenancy Support Service. In December 2022, an application was made to 'Glasgow Communities and Place Fund' to cover 2023/24 salaries for the following positions:

- CE Worker x2
- CE Driver
- Income Max Advisor

We are awaiting the outcome of this application. However, if MHA's bid is successful, a total of £99,624 will be awarded.

Cost of Living Crisis – As the cost of living has increased sharply across the Country and high inflation affects the affordability of goods and services for households, including food and fuel costs, the Association will continue to closely monitor the impact this has on residents during 2023/24, particularly when rent & factoring charges are increasing from 1 April 2023.

The CET will continue to work with external agencies to support residents who are facing financial difficulty or struggling with poor physical/mental health and embrace the excellent working relationships they have with these partner organisations, a number of which 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 MHA's obligations as a housing provider. The current community alarm system is delivered to 9 tenants through Bield.

Medical Adaptations

The CET will continue to link with Occupational Health Therapists, the Housing Services and Asset Management functions when looking at future adaptations for tenants, to enable the CE staff to assess if any other support is required.

Community Engagement Staff Structure

In line with the Organisational Restructure implemented from 1 April 2023, the Corporate Services Manager will no longer line manage the Community Engagement Team and oversee the delivery of the Tenancy Support Service. Once in post, the new Director of Housing & Community Initiatives will have overall responsibility for the function and the service.

12. 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 2023.