Community Counts
Milnbank
Housing Association
53 Ballindalloch Drive, Glasgow G31 3DQ

AGENDA ITEM:	6g
TO:	Management Board
PREPARED BY:	Chris Chalk (DH&CI)
SUBJECT:	Tenancy Support Strategy 2026
DATE OF MEETING:	9 June 2026
APPROVED BY:	Paul Martin (CEO)

TENANCY SUPPORT STRATEGY 2026

CC/June.2026/Ref:S11

0141 551 8131 admin@milnbank.org.uk www.milnbank.org.uk

A registered Scottish Charity No.SC039891 Registered: Scottish Housing Regulator.
Registration No. HCB 161 SC Registered: Financial Conduct Authority - 1818 R(S).
Registered under the Co-operative and Community Benefit Societies Act 2014.

CONTENTS

		Page
1)	Background Information	3
2)	Tenancy Support Strategy	3
	a) Local Context	4
	b) Tenancy Support Register	4
	c) Strategy Definition and Scope	4
	d) Tenancy Support Services	5
	e) Strategy Outcomes	5
	f) Key Objectives for MHA	5
	g) The Journey towards Independence and Breaking Dependency	5
3)	Community Hall Facilities	6
4)	Community Alarm Service	7
5)	Income Maximisation Service	7
6)	Input from the Wider MHA Staff Team	8
7)	Input from External Agencies	8
8)	Value for Money	8
9)	Tenancy Sustainment	9
10)	Tenancy Support Service Review 2023/24	9
11)	The Future of the Tenancy Support Service	10
	a) Financial Risk Assessment	10
	b) Funding Applications	12
	c) Cost of Living Crisis	12
	d) Medical Adaptations	12
12)	Monitoring and Review	12

1. BACKGROUND

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

The CET consists of 4 employees:

- 1x Community Engagement Co-ordinator
- 1x Community Engagement Assistant (P/T 21 hours)
- 1x Income Maximisation Officer
- 1x Income Maximisation Advisor (P/T 28 hours)

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. 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 can receive appropriate services and/or support. We use local knowledge and feedback from staff about residents considered to need 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 CE Service supports MHA to meet our core organisational objective of:

> *"Providing excellent homes and services in a thriving community. We will always strive to make sure that people living in Dennistoun and Haghill.*
>
> - Have warm, safe, and affordable homes, and receive excellent services from MHA.
> - Live in neighbourhoods that are clean and well cared for, with real community pride.
> - Have access to opportunities and services that promote a good quality of life.*"*

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 Board 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 the Tenancy Support Register has been maintained and updated on a regular basis. All engagement with residents via the Tenancy Support Service, is recorded on the Association's CRM 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.

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

There are, 48 residents who receive 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

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. The Tenancy Support Strategy will predominantly apply to tenants, particularly those who are identified as needing 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

The above provides residents with assistance on a range of matters, including (this list is not exhaustive):

- Income Maximisation
- Budgeting
- 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
- Accessing healthcare and other services
- Dealing with addictions; alcohol, drugs etc.
- Reporting repairs/applying for medical adaptations

Strategy Outcomes

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

- 95% 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.

3. COMMUNITY HALL FACILITIES

Another aspect of the Tenancy Support Service is the Community Halls on Ballindalloch Drive and Culloden Street, which serve the wider MHA community, particularly residents who require support or are elderly. The community hall facilities are located within the heart of MHA's community; two in the Dennistoun area. Also, 1 of the venues is situated away from MHA's main office which some residents find more comfortable, as it is a less formal setting. The premises at 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

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

CULLODEN STREET

- Prize Bingo
- Library/Reading Group
- Chats & Crafts
- Line Dancing
- Massage Therapy
- Reiki Therapy

HARCOURT DRIVE

- Food Pantry (daytime & evening)

This year we have developed our relationship with Rosemount Lifelong Learning to offer educational opportunities for our tenants and residents. Digital Learning to help those low on confidence using their devices to help build their knowledge and confidence on using their devices, and we look to grow what Rosemount can provide to the association.

As well as addressing social isolation and promoting social inclusion, there are several 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.

4. COMMUNITY ALARM SERVICE

MHA no longer provides the above, those who had the service were referred over to GCC alarm service. The CET still ensure a morning call is made to the 7 remaining tenants who once used the alarm service, 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 recorded on Home Master.

5. INCOME MAXIMISATION SERVICE

The aim of the above 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, other members of the wider community can access the service.

The IM team are located in the Culloden Street office and the demand for face-to-face office appointments is the most popular method of communication for those who use this service, with telephone appointments and home visits scheduled on request.

The Income Maximisation team deliver more than a 'money advice' service, they 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 5 years is evidenced in the table below. It is worth mentioning the substantial increase in residents' financial gains from 2022/23 to 2025/26. This suggests that due to the current cost of living crisis, there is a huge demand for the service by people residing within MHA's Community who are facing financial difficulty, as well as large numbers of tenant migrating over to UC from other benefits.

	2021/22	2022/23	2023/24	2024/25	2025/26	TOTAL
MHA residents' financial gains	£1.36m	£1.20m	£2.25m	£2.25m	£2.92m	= £9.98m
MHA tenants	1,035	816	714	565	1325	= 4,455

using IM service						

From April 2024 the IMO has been able to assist with energy advice, this will be more in depth than the basic advice previously. The IMO will be trained to maximise the efficiency for our properties and pass this information onto our tenants.

6. INPUT FROM THE WIDER MHA STAFF TEAM

As with all employees of MHA, a team effort is required 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.

7. INPUT FROM EXTERNAL AGENCIES

Due to MHA's limited resources in the role of providing a Tenancy Support Service, 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 current cost of living crisis has impacted on several MHA residents and has led to CET expanding their partnership network and reaching out to other Organisations for support. Examples of this include

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.

8. VALUE FOR MONEY (VFM)

A focus on MHA's Business Plan 2026-29, is ensuring that VFM is achieved across MHA and with every aspect of the service delivered. The rent consultation completed in January 2026 confirmed that 74% of tenants are satisfied that their rent charge represents VFM and the large-scale TSS confirmed that of the 675 interview, 84% thought their rent represented 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 a good 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 1.6% of the Organisation's turnover.

Over the years MHA's residents have been consulted to seek their views on the delivery of non-housing related activities facilitated by the CET and across the Organisation. The feedback received has always been positive.

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:

	2021/22	2022/23	2023/24	2024/25	2025/26
Total of new tenancies sustained	94%	95%	92%	97%	95%

10. TENANCY SUPPORT SERVICE REVIEW 2025/26

As we emerged from the cost-of-living crisis, the year 2025/26 saw more demand for services.

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 2025/26, 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.
- Delivered various activities across MHA's community halls and developed services to suit residents' desires.
- Continued to provide the food pantry & opened an evening food pantry to cater for those who are working within the Community.

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 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.

Funding Applications & Awards

MHA partners 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 2025/26, 3 funding applications were successful & awarded as follows:

1) Energy Redress Fund - £60k
2) The National Lottery (TNL) - £198k
   TOTAL = **£258k**

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

1) Energy Redress Fund

- To be used by 31 March 2026
- To partially cover (60%) the post of IMO/Energy Advisor
- Help mitigate fuel poverty in our area of business.

2) TNL

- To cover £50k towards capital spend in Community Hall renovations.
- To part cover the CE Co-Ordinator post over 4 years (2026-2030)

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. The support provided, both internally and externally, ranges from practical, emotional and financial assistance.

Financial Risk Assessment – To reflect that MHA provides several 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 Board are unanimous in the view that they wish to retain this service; however, 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. 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 2024/25, 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:

	2022/23	**2023/24**	**2024/25**	**2025/26**	**2025/26**
Salaries	£198,796 (8 employees)	£198,796 (8 employees)	£205,015 (7 employees)	£132,397 (4 employees)	£124,035 (4 employees)
Community Alarm	£2,504	£2,504[1]	£951	£951	Nil
GCC Funding	Nil	Nil	Nil	Nil	Nil
TOTAL	£201,300	£208,781[2]	£205,966	£133,349	£124,035

The cost of providing the CE service represents 1.6% 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.

In order to continue to provide the Tenancy Support service, with 4 dedicated employees, MHA requires £124,035 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.

To deliver the current first-class community engagement service, income maximisation service and the range of non-housing activities, ideally all 4 employees are required. As part of any future Organisational Restructure, 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 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.

Funding Applications – During 2026/27, MHA will continue to liaise with Community Links Scotland to apply for funding that will support the delivery of the Tenancy Support Service. In 2025, an application was made to 'Energy Redress Fund, National Lottery and the Communities Fund' to help cover 2025/26 and 2026/27 salaries for the following positions:

- CE Co-Ordinator
- Income Max/Energy Advisor

We have been awarded almost £60,000 (split over 24/25 & 25/26), for the IMO/EA role.

Early discussion has taken place between the DH&CI and Community Links to explore further options for funding throughout the year.

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 2026/27, particularly as rent & factoring charges are increasing from 1 April 2026.

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, several of which have been mentioned throughout this Strategy.

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.

12. MONITORING AND REVIEW

This Strategy will be reviewed on an annual basis or as otherwise requested by the Management Board. Outputs and outcomes from the Tenancy Support Service will be duly reported to the Board in line with the Board Meetings Schedule 2026.