



ATRIUM
HOMES

The Landlord of Choice

Tenancy Sustainment Policy

1.0 Introduction

- 1.1 Tenancy Sustainment means the avoidance of the premature end of a tenancy through the provision of information, advice and support. It is a generic term for the prevention of tenancy breakdown or a 'failed tenancy'.

Tenancy sustainment is the provision of a range of measures which provide tenants with the necessary support to give them the best chance of successfully managing their tenancy. Examples include housing related support, debt and welfare advice, joint working with specialist agencies and information and "signposting" to support and advice services.

- 1.2 Failed tenancies are a waste of resource as every additional property becoming empty incurs significant costs. It can also be disastrous for the tenant who may end up homeless, back living with family or find it difficult to secure another tenancy. We consider that a tenancy has 'failed' if it ends by:

- Eviction
- Abandonment
- Early termination (a tenancy which lasts under 12 months)

We recognise that there may be other less obvious reasons why people give up their tenancies such as domestic abuse and other forms of harassment. We also recognise that people may terminate their tenancy early for positive reasons such as finding a new job or moving in with their partner.

- 1.3 The cost of a failed tenancy can be high for both the tenant and the organisation. Our Business Plan depends significantly upon generating revenue from the properties that we rent. We therefore seek to mitigate against business risk through managing our housing operations, tenancy sustainment and related services in an efficient, effective and economic manner so that we minimise our void levels, void rent loss and associated void costs.

Every failed tenancy represents:

- Abortive resource commitments
- Rent loss during the time property is empty
- Costs incurred associated with the re-letting of a property
- In some cases, legal costs
- Supplementary costs incurred by other agencies or authorities who subsequently take responsibility for accommodating the former tenant
- The human cost to the person who again finds themselves in need of accommodation and may now have additional issues to overcome, such as former tenancy debt

- 1.4 There are known risk factors in relation to early tenancy failure, and particular household types may need help or assistance in sustaining their tenancies. The following list is not exhaustive:

- Mental health issues
- Learning difficulties
- Drug and alcohol addiction problems
- Disabilities
- Leaving care

- Domestic violence
- Poverty / fuel poverty
- Extreme youth or immaturity
- Young parents
- Older people with support needs
- Families with support needs
- No established local networks

Other causes of tenancy breakdown are:

- Allocations in unwanted areas
- Dis-satisfaction with property condition
- Anti social behaviour
- Debt problems
- Inability to secure adequate furniture and equipment
- Lack of support with resettlement and setting up home
- Isolation
- Insufficient information sharing and partnership working

Tenancy sustainment is not a new concept for us, and our staff are experienced in assisting tenants to sustain their tenancies and preventing homelessness. This policy recognises that it is not currently our role to carry out detailed assessment of needs or to case manage tenants with specific needs, but that we must be proactive in supporting tenants where possible through our direct intervention and signposting and referring tenants to agencies with the expertise to assist where identified support requirements cannot be met by Atrium staff..

2.0 Legal Framework

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

- The Housing (Scotland) Act 1987, 2001, 2010 and 2014;
- The Homelessness etc. (Scotland) Act 2003;
- The Welfare Reform Act 2012; and
- The Scottish Social Housing Charter
- Data Protection Act 2018
- The Anti-Social (Scotland) Behaviors Act 2004

2.2 The Scottish Housing Regulator's Performance Standards emphasise the commitment within the sector to Tenancy Sustainment:

AS1.2 Lettings: 'We let houses in a way that gives reasonable preference to those in greatest housing need; makes best use of available stock, maximises choice and helps to sustain communities'.

AS1.4 Housing Support Needs: 'We are responsive to peoples individual housing support needs and help them to sustain their tenancies'.

AS4.2 Partnership Working: 'We work actively with other organisations, and within our own organisations, to ensure that the needs of homeless people are met appropriately and as quickly as possible'.

AS4.4 Prevention: 'We work to prevent homelessness arising in the first place and its recurrence when it has occurred.'

3.0 Aims & Objectives

3.1 This policy aims to:

- Ensure that tenancy sustainment underpins the delivery of our housing services
- Minimise the costs associated with tenancy failure
- Ensure resources are directed towards proactive tenancy management solutions
- Optimise service satisfaction levels
- Establish financial inclusion activities and practices as a mainstream role for Atrium Homes and recognises that measures to increase financial inclusion are a fundamental way of improving our customer experience and of ensuring we achieve sustainable tenancies for our customers.

3.2 By implementing a Tenancy Sustainment Policy we seek to minimise tenancy failure and homelessness by the following means:

- **Prevention**

Taking steps prior to and from the commencement of a tenancy which will identify issues and assist in sustainment. By making sure issues which could affect tenancy sustainment such as:

- Rent Arrears
- Anti-Social Behaviour
- Social Isolation

are identified and addressed prior to and throughout the tenancy.

- **Financial Inclusion/Money Advice**

Measures to help customers manage their money and to access affordable financial products and services is a fundamental part of tenancy sustainment. Atrium Homes is committed to supporting its tenants to better manage their money and maximise their income through the assessment of entitlement to welfare benefits, assistance with claiming and signposting to other relevant agencies.

- **Tenancy Support**

Being proactive in identifying prospective and existing tenant vulnerability issues and ensuring the appropriate support is put in place to sustain a tenancy.

- **Partnership Working**

Developing networks and partnership working with other agencies to address vulnerabilities and assist in sustaining tenancies.

4.0 Tenancy Sustainment in Practice

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

it does not fail.

We will look for opportunities for early intervention or preventive work and work in partnership with other agencies to minimise the risk of tenancy failure. This policy acknowledges that it is not our role to carry out a detailed risk assessment or case manage tenants with specific needs but that we must be proactive in signposting and referring tenants to agencies with the expertise to assist.

This policy reflects our commitment to preventing homelessness and keeping tenants in their homes for as long as possible.

4.1 Key Objective 1 - Prevention

We ensure adequate information is made available to applicants at the time of application regarding the house types and areas which reduces the risk of applicants accepting an inappropriate tenancy through offers of property being made that the applicant does not want, but then may feel pressured to accept. We aim to identify support needs at the point of registration and at the pre-tenancy interview, and to ensure that any appropriate support is in place at the start of the tenancy.

We carry out accompanied viewings to all of our empty properties. This provides an opportunity to explain the characteristics of the property and the local area, and for the prospective tenant to raise any concerns or issues. It also provides another opportunity to ensure that any support needs are identified and addressed to allow the tenant to move in and be able to live in the property.

All of our empty homes must meet our minimum re-let standard before they are relet. We do not normally decorate empty homes but will offer a decoration allowance to assist with any re-decoration needed.

We aim to ensure that our new tenants fully understand their tenancy obligations at the time of signing their agreement and highlight some of our key housing management policies which emphasise early intervention and prevention and adopt a customer centred approach.

We aim to carry out settling in visits within 6 weeks of the start of a tenancy. We will endeavour to carry out earlier and more frequent visits for those we identify as potentially vulnerable households.

If the tenant is identified as vulnerable there will be an increased number of visits based on the level of vulnerability. These visits are vital in terms of establishing the relationship with the tenant to identify any support or vulnerability issues at the earliest opportunity. We will maintain regular, personal and sustained contact with 'at risk' householders; and work in partnership with specialist support agencies who work with vulnerable client groups and the statutory authorities

We ensure that all information provided to applicants and tenants is in plain English, easy to understand and in a format suited to each individual.

Income maximisation has a key role to play in tenancy sustainment. To ensure maximum take up of benefits wherever possible all new tenants will be offered money advice prior to sign up.

We will monitor rent accounts of both new and existing tenants and use early non-payment as a trigger for assessing tenancy support and advice needs. Our Rent Arrears policy emphasises

the importance of arrears prevention and encouraging tenants to seek help before debt becomes unmanageable. Eviction is always a last resort.

4.2 Key Objective 2 - Financial Inclusion/Money Advice

Financial inclusion is about being able to access appropriate and affordable financial products and services, and having the knowledge, skills and confidence to use them. Measures to help customers manage their money and to access affordable financial products and services is a fundamental part of tenancy sustainment.

We will deliver a programme of activities which will tackle financial exclusion experienced by our tenants. This will ensure that they have access to a comprehensive range of appropriate financial and money advice services, as well as the knowledge, skills and confidence to maximise their own financial wellbeing.

We recognise that struggling to 'make ends meet' or having to deal with debt is extremely stressful and can lead to relationship breakdown and mental health problems. Moreover, where finance is really tight some people may seek to make savings by cutting back on essentials, such as heating and food affecting their general health and well-being.

We are aware that some tenants are more likely to be financially excluded than others and we shall draw on all sources of information available to us to ensure that we target those most at risk. This will include considering how best to support those with particular needs including those with poor basic skills and low literacy levels.

4.3 Key Objective 3 – Tenancy Support

We will ensure that the required support is in place at the start of a new tenancy or during an existing tenancy and will refer tenants to the appropriate support provider as issues are identified.

- Investigate local furniture recycling projects to be able to refer applicants to or incorporate into the Home Start package
- Refer tenants to EAC Homelessness Team, Citizens Advice Bureau for fuel poverty and money advice
- Refer tenants to support agencies such as Victim Support where they are affected by anti-social behaviour
- Assist tenants in making a self-referral for medical adaptations

4.4 Key Objective 4 – Partnership Working

We work in partnership with a range of organisations skilled to provide the appropriate support to our tenants, for example, East Ayrshire Council Homelessness Team, and will strive to develop partnership working further.

We will establish formal referral arrangements with partner organisations specialising in debt and welfare advice, tenancy support, fuel poverty advice, addiction services, mental health agencies etc.

5.0 Staff Training

5.1 We will ensure that appropriate staff are trained to identify potentially vulnerable

households.

6.0 Performance Monitoring

6.1 We carry out post allocation / exchange satisfaction surveys to gauge levels of satisfaction with our service and identify any areas where tenants feel we could do better. Exit interviews, when tenants decide to end their tenancy, are another valuable source of information. The information gathered is used to identify where we may need to improve our services to applicants and tenants.

6.2.1 We will measure progress by monitoring tenancy sustainment on a quarterly and annual basis and report findings to the Operations Sub Committee. The success of the Tenancy Sustainment Policy will be measured against the following KPI's :

Key Performance Indicators	Target
settling-in visits carried out within 6 weeks of date of entry	>90%
Annual number of abandoned tenancies	<6
Value of former tenant arrears as a percentage of net debt	<0.75%
Annual number of evictions	<4
Percentage of new tenancies sustained more than 12 months	>90%

Committee will also be provided with:

- a breakdown of tenancy failures by type of let and household type
- "Negative" termination reasons by type and household type

7 Policy Review

7.1 The policy will be reviewed every five years. Any amendments required will be submitted to the Operations Sub-Committee for approval.