



OAK TREE HOUSING ASSOCIATION

Tenancy Sustainment Policy

This policy is available to the public on the Association's website. Copies are also available on request and free of charge from the Association. This policy can also be provided in large print, braille, audio or other non-written format and in a variety of languages, on request.

Adopted July 2025

Next Review Due July 2028

1.0 Introduction

Oak Tree Housing Association is a registered social landlord. We are committed to creating and maintaining stable and balanced communities where people wish to live and remain. We promote Tenancy Sustainment using best practice and by establishing strong links with partner agencies and organisations to ensure that the appropriate advice and support is given to our tenants.

The main objectives of the Tenancy Sustainment policy are to minimise tenancy breakdown, to prevent homelessness, and to promote stable and sustainable communities through:

Prevention - ensuring that at pre-allocation and commencement stage of any tenancy, steps are taken to identify any issues that may affect tenancy sustainment.

Tenancy Support - ensuring that all tenants are supported throughout their tenancy, individual support needs are identified and where appropriate, referrals are made on behalf of the tenant to partner agencies that can assist with that support.

Partnership Working - to demonstrate effective partnership working and to establish good working relationships with agencies that can contribute and assisting tenants in sustaining their tenancy.

2.0 Compliance with Regulatory Standards and Legislation

Through the Scottish Social Housing Charter, the Scottish Housing Regulator has identified key indicators which will measure landlord performance in relation to tenancy sustainment. They are:

Outcomes 7, 8 and 9: Housing Options

Social Landlords work together to ensure that:

- People looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them.
- Tenants and people on housing lists can review their housing options.
- People at risk of losing their homes get advice on preventing homelessness.

Outcome 10: Access to Social Housing

Social Landlords ensure that:

- People looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and on their prospects of being housed.

Outcome 11: Tenancy Sustainment

Social Landlords ensure that:

- Tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations.

Standard 13: Value for Money

Social Landlords manage all aspects of their businesses so that:

- Tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

2.1 The provisions and implementation of the Tenancy Sustainment Policy aims to comply with the following legislation:

- *Housing (Scotland) Act 2001*
- *Housing (Scotland) Act 2010*
- *Housing (Scotland) Act 2014*
- *Homelessness (Scotland) Act 2013*
- *Disability Discrimination Act 1995*
- *The Equality Act 2010*
- *Human Rights Act 1998*
- *General Data Protection Rules 2018*

3.0 Key principles – Tenancy Sustainment Policy

3.1 Pre-tenancy

Having pre-tenancy measures in place is essential to the promotion of tenancy sustainment. In doing in this we will:

- Pre-allocation visits – we will arrange an appointment with all prospective customers to confirm their details, check rent affordability and identify any support needs they may require, such as benefit advice, applying for grants for furniture etc.
- Sign-posting - where appropriate we will refer customers to other providers or agencies that can assist them with housing support.
- Referral to Financial Fitness
- Other measures we have in place to support customers is our own Tenancy Sustainment budget in which we can assist with starter packs and floor coverings for new tenants to assist them in settling into their new home.
- Comprehensive sign-up process – to make clear tenancy responsibilities and again ensure all supports are in place to maintain a tenancy.

3.2 Allocating Tenancies

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

The Tenancy Sustainment Policy seeks to promote sustainability of tenancies and as such assist with the sustainability of communities. However, the provision of a tenancy

is not in itself sufficient to make a tenancy successful and there are other factors to consider so that once a tenancy starts it does not fail.

4.0 Failed Tenancies

4.1 Roles and Responsibilities

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

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

The Association has a robust Safeguarding Policy in place to protect any vulnerable adult or child, ensuring that all concerns for the welfare of the person is reported to the appropriate authorities.

4.2 Failed Tenancies

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

Research shows that there are several reasons why tenancies typically fail. Listed below are the most common reasons:

- anti-social behaviour by others.
- drug or alcohol addiction problems.
- mental health issues.
- domestic abuse.
- leaving care.
- learning difficulties.
- poverty.
- fuel poverty.
- extreme youth or immaturity.
- no established local networks (particularly for new immigrants); and
- families with support needs.

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

We will seek to:

- we operate a Choice Based Lettings system which gives customers the choice of where they want to live.
- participate in, Mutual Exchanges and Local Lettings Initiatives, where appropriate, to maximise choice of housing options.
- at the commencement of a tenancy, give as much information as possible on tenancy sustainment and address any areas of concern the new tenant may have.
- engage with external agencies re support needs/packages.
- provide a starter pack of essentials for new tenants with limited or no resources.
- ensure that the applicant is aware of all their responsibilities as a tenant and the contact details for their Housing Team
- carry out a settling in visit within 6 weeks of the date of entry to review any tenancy issues or support needs.
- identify any changes in support needs required to sustain a tenancy such as addressing referrals for medical adaptations.
- make referral to Financial Fitness Team to access advice on welfare entitlement, income maximisation and household budgeting, and initiate early intervention in the case of financial crisis or poverty.
- maintain regular, personal and sustained contact with 'at risk' householders; and
- work in partnership with specialist support agencies who work with vulnerable client groups and the statutory authorities.

5.0 Households at Risk of Tenancy Failure

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

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

6.0 Income Maximisation and Money Advice

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

Many of Oak Tree Housing Association's tenants are dependent upon Housing Benefit or Universal Credit and other welfare benefits to cover their rental costs.

Our staff therefore work closely with other agencies and tenants so that they can access the support and assistance they need to maximise their household income, pay their rent in full by the due date and thereby sustain their tenancy.

We can sign post our tenants to financial fitness which provides a means for tenants to obtain free and confidential advice in assessing a range of welfare benefits, tax credits and other related benefits to promote the attainment of greater financial sustainability. By assisting to maximise household incomes where possible, Oak Tree Housing Associations can facilitate payment of rent in full by the due date and any rent arrears.

The type of advice and assistance we provide can include:

- Housing Benefit – applications, queries, backdates and overpayments.
- Discretionary Housing Payments – applications and queries.
- Universal Credit – queries relating to under-occupancy charge, direct payments, etc.
- housing options – general advice in relation to moving home, including downsizing options such as transfers and mutual exchanges; and
- fuel poverty – general home energy advice and signposting to other specialist agencies and providing fuel vouchers.

7.0 Measuring Tenancy Sustainment

Given the varied reasons why a tenant may end their tenancy it is difficult to use one statistic or performance indicator to measure tenancy sustainment. Under the Scottish Housing Charter, we have an obligation to report annually to the Scottish Housing Regulator on the following tenancy sustainment indicators:

- The number of tenancies sustained in the previous year by source of let
- The turnover of lettable stock in the last year
- Number of applicants on the waiting list for medical adaptations, the number carried out and the average waiting time
- Number of Notice of Proceedings issued, and court actions initiated
- Number of and reason of evictions in the last year
- Number of properties abandoned in the last year

We also monitor tenancy sustainment through the monthly reports we provide to the Housing and Technical Sub Committee. Within these quarterly reports we report each quarter on:

- Void turnover
- The number of legal actions raised and any evictions

8.0 Partnership Working

The Association recognises the importance of good partnership working and that by liaising with relevant external agencies on behalf of the tenant, and sharing appropriate information with them, the Association can help tenants access support in times of difficulty and assist them to sustain their tenancy.

9.0 Tenant and Community Support Services

The Association will continue to apply for additional funding to continue with, and improve on, the services made available to our tenants and service users. In turn, this should help improve tenancy sustainment and contribute to creating a stronger sustainable community for residents.

10.0 Equality and Human Rights

This policy has been developed with consideration of the Equality Act 2010 and seeks not to consciously or subconsciously discriminate or to have an adverse effect upon anyone on the grounds of age, disability, gender identity or sexual orientation, race, religion, belief, or sex.

Oak Tree Housing Association is committed to promoting an environment of respect, understanding, encouraging diversity and eliminating discrimination by providing equality of opportunity for all. Throughout the Association there will be a consistent approach in promoting equality and diversity across all areas.

We are committed to ensuring that all people have an equal opportunity to access our services. We will consider the accessibility of the way we provide our service. We will be responsive to the way that tenants and other customers wish to contact and interact with us, and we will make reasonable adjustments to the way we deliver our services to accommodate diverse needs. If in line with this policy we decide that we need to manage our contact with an individual, we will consider whether they have accessibility needs that should be considered when we do so.

11.0 Complaints

We accept that despite our best efforts, problems arise from time to time. If you are dissatisfied about how this Policy, or the related procedure has been managed, or any other issue in respect of its implementation, then you may make a complaint which will be handled in accordance with our complaints handling procedure. A copy of our

complaints handling procedure can be obtained from the Association's website or requested from the Association's office.

If you require a copy of this Policy or our complaints procedure in another language or in another form (such as Braille or audio tape), this can also be available on request.

12.0 Policy Review

This policy will be reviewed every 3 years, or sooner if legislative, regulatory or best practice changes require this.