



Financial Inclusion and Tenancy Sustainment Policy

1. Aim of policy

This policy outlines our commitment to assist our customers to sustain their tenancy and maximise their financial capacity, support our staff to provide effective services and monitor our approach and effectiveness.

2. Scope of policy

Our tenancy sustainment service will effectively assist those customers who need our support to maximise their income and sustain their tenancies. We'll do this by:

- Providing advice (money management, budgeting and energy saving) to help our customers to maximise their household income
- Providing assistance to vulnerable residents to apply for benefits they may be entitled to.
- Providing employment advice, placement, training and volunteering opportunities to help customers into work
- Providing support to vulnerable residents and sign posting to other agencies who can provide specialist services where appropriate to sustain their tenancies
- Ensuring customers are aware of their rights and responsibilities and have access to information to enable them to make informed choices about the options available to them
- Measuring our approach with customers to ensure we provide the support needed in ways that work for our customers and our business
- Sharing up to date information with company teams to ensure they can continue effective service delivery
- Ensuring that our front line teams are aware of our tenancy sustainment service and their role within it

3. Policy statement

Our tenancy sustainment service will:

- Develop effective relationships with key partners
- Focus resources on the most vulnerable amongst our customer base
- Maximise income for our customers
- Maximise our income
- Help customers to sustain their tenancies
- Promote customer independence and empowerment through digital inclusion?
- Inform targeted community investment campaigns



4. Policy

The Service Offer

The tenancy sustainment service is available to our customers only. Customers engaged with our service may receive support in a variety of ways, including:

- Money management
- Benefit entitlement and applications
- Support to get back into work and training
- Help with moving to the right size property
- Applications for grants
- Access to affordable contents insurance, affordable warmth, affordable borrowing
- Access to white goods, furniture and food banks
- Accessing specialist services such as mental health
- Assisting with hoarding issues

Referrals

Referrals can be made by our staff, partner agencies or by customers self-referring. We will respond to customers within an agreed timeframe. We will refer complex cases to other more specialist agencies where appropriate. Where needed, cases may be referred to external partners in line with our safeguarding policies and procedures.

Communication

Information relating to the referrals received will be shared where needed with key agencies and colleagues in accordance with data protection and confidentiality requirements.

Training

We'll provide our tenancy sustainment officers with access to the training and resources they require to ensure timely, accurate support to the customers they work with.

We'll also provide a variety of training opportunities to customers to enable them to develop skills for day to day life. These may include (but not limited to) employment advice, information and guidance and money management surgeries.

Hardship fund

We will operate a hardship fund to assist customers who are in extreme hardship. We will maintain strong links to all the foodbanks within our areas of operation and make referrals where they are



needed. We will maintain close links to furniture projects and provide customers with information about their services.

5. Statutory requirements

- Consumer Credit Act 2006
- Data Protection Act 1998

6. Related policies

This policy must be read in conjunction with:

- Rent Income Management Policy and procedure
- Safeguarding Policy and Procedure
- Equality and Diversity policy
- Confidentiality/ Data Protection Policy
- Tenancy Sustainment Procedure
- Lettings/Allocations policy and procedure
- Complaints policy
- Tenancy Policy

Our tenancy sustainment service does not prevent us taking action needed in line with our other policies, such as income recovery.

7. Monitor and review process

We want to make sure that this service provides value for money for both us and our customers. We also want to make sure that we are making a difference and using our resources effectively. We'll monitor this in the following ways which will inform how the service develops in the future. We'll do this by:

- Reviewing the impact of the service provided through monitoring outcomes and reporting on a monthly basis
- Monitoring annual Housing benefit and income increases, backdated benefits and rent arrears reductions.
- Carrying out regular reviews of cases
- Obtaining feedback from the customers we work with
- Providing regular updates to Board, customers and staff
- Reviewing best practice

This policy will be approved by the Executive team and reviewed every 3 years

Author	Owner	Date approved	Review date
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Alex Nagle			April 2020
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