

# **Housing Service Customer Vulnerability Policy**

Owner: Housing Strategy and Engagement Manager

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## **SECTION 1: Introduction, purpose and scope**

- 1.1 Our vision at Chesterfield Borough Council is 'putting our communities first'. As a Council, we are here to serve and support our communities. It is these communities that make Chesterfield Borough a great place to live, work and visit. And it is these communities that we seek to put first as a council in all that we do.
- 1.2 As a social housing provider, we will take action to deliver fair and equitable outcomes for our customers. We will focus on achieving a high standard of customer care and adopting a human-centric approach to service delivery for all, regardless of customer vulnerability. This policy applies to all housing services customers which includes tenants, prospective tenants, leaseholders, residents and their household members.
- 1.3 This policy supplements the Council's equality and diversity policy and safeguarding children and vulnerable adults' policy and procedures.

## **SECTION 2: Policy objectives**

- 2.1 As a responsible social landlord, a key objective is to ensure that all customers can access our services including any support required to sustain their tenancy. This policy outlines how we will:
  - Use available information and customer contact points to help identify vulnerabilities and establish the best course of action to meet their needs
  - Record details of vulnerabilities where it is appropriate to do so and highlight actions required on our housing management systems to ensure consistency of services
  - Record any known representatives who have authority to act on a customer's behalf including where power of attorney is in place
  - Adopt a personalised approach to ensure customers can access services in a way that works for them and their individual circumstances
  - Refer customers to other council services and use onward referrals and signposting where appropriate
  - Make safeguarding referrals in line with our safeguarding policy
  - Work with our tenants and leaseholders to identify service improvements to enable us to better meet the diverse needs of our customers

## **SECTION 3: Legal Duties and regulatory requirements**

- 3.1 Landlords have a legal duty under the Equality Act 2010 to “advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it” but as a social landlord we recognise that customer vulnerability can arise for reasons other than the characteristics protected under the equalities legislation.
- 3.2 The Regulator of Social Housing’s Consumer Standards and Code of Practice state that landlords must take action to deliver fair and equitable outcomes for tenants and prospective tenants in the services they provide, and should consider how they can adapt their services and communications to meet individual tenants’ needs. They also expect landlords to understand the diverse needs of tenants, including those arising from protected characteristics, language barriers and additional support needs. The importance of accessible and appropriate information and communication is also emphasised.
- 3.3 The Housing Ombudsman has stressed the importance of a landlord’s approach to customer vulnerabilities, including the need to recognise, adjust and respond to customers’ individual circumstances. Landlords must be flexible and agile and able to adapt core services to better meet the needs of customers, without stigma or marginalisation. Effective communication is seen as critical in maintaining positive relationships, and landlords should move to a ‘human centric’ model of service provision.

## **SECTION 4: Defining vulnerability**

- 4.1 Customer vulnerability can be defined as a dynamic state which can arise from a combination of a customer’s individual circumstances, characteristics and external factors.

Tenants from our Communication and Accessibility group told us

*‘it’s a feeling, it’s an emotional thing, the impact that vulnerability can have on your life.’*

- 4.2 Vulnerability is not static; it can be permanent or temporary and is often multi-dimensional. No group of people is inherently vulnerable, it can occur at different points in a person’s life, for instance for a temporary period following a bereavement, or it may be a permanent health condition which requires us to personalise our services in a specific way. Vulnerabilities may put someone at risk of harm, being unable to comply with the terms of their tenancy agreement or access our housing services. The tenants we spoke to emphasised the importance of remembering that:

*‘one size doesn’t fit all and that services ‘need to be person centred’.*

- 4.3 Everyone experiences vulnerability differently; therefore this policy outlines our person centred approach to meeting the individual needs of our customers. This

definition does not replace statutory definitions, for example in homelessness legislation.

## **SECTION 5: Our approach - Recognise, record and respond**

### **5.1 Our approach**

The Housing Ombudsman has stated that landlords should consider the '3R's' of recognise, respond and record in their vulnerability policies. Using these '3R's' has help us shape the approach we have adopted:

- Recognise – identifying and understanding customer vulnerabilities
- Record – keeping accurate data of known customer vulnerabilities.
- Respond - adopting a person-centred approach to meeting our customers' needs

### **5.2 Recognising vulnerabilities**

Employees receive training to recognise potential signs of vulnerability such as:

- Being the perpetrator of antisocial behaviour due to mental health issues
- Being the victim of antisocial behaviour, harassment, domestic abuse or crime
- Hoarding, self-neglect or other behaviour which results in a person's home or garden becoming neglected or damaged
- Failing to maintain the conditions of tenancy such as regular rent payments

Employees also receive additional training relevant to their role including:

- Equality and diversity training
- Safeguarding training
- Conflict management training
- Dementia friends
- Customer care
- Mental health
- Neurodiversity

The Council uses different contact points to identify customer vulnerabilities including:

- Reviewing any support needs or vulnerabilities indicated in a Home Options application form
- During a Personal Housing Plan visit
- At the sign-up stage for a new tenant
- During home visits
- Information provided by relatives, care givers and advocates
- Reports via external agencies e.g. support agency, police, fire service
- Observation through housing management activities e.g. a repairs operative raising a concern about a tenant following a visit to their home

- Other contact including phone contact, face to face visits and online interactions

### **5.3 Recording vulnerabilities**

We will record customer details on the customer record within our housing management system to enable us to meet individual needs. This includes any support, communication or access needs, and where anyone other than the tenant is authorised to speak to us on the tenant's behalf.

We will share relevant information across appropriate council services to support consistency of service. This is to ensure that when any contact with a customer is made, there is a record of the actions required to enable the member of staff to act accordingly to meet individual needs. We will work collaboratively with customers to ensure that the actions we take result in a positive outcome.

Safeguarding concerns will be raised in line with our Safeguarding children and vulnerable adults' policy and procedure which set out how we ensure that the relevant partner agencies such as social care are notified when we have a concern.

### **5.4 Responding to customer vulnerabilities – Communication**

When new tenants sign up for a tenancy, they will be asked about communication preferences and to provide a secondary contact in case of emergency. There will be opportunities throughout the tenancy to update communication preferences through contact with housing staff, including completing a personal housing plan and home tenancy visits. Customers can get in touch with us through a variety of methods to let us know about their communication preferences at any time.

We aim to provide accessible services and information to meet the diverse needs of our customers. We regularly review the information we provide and how we provide it, and work with tenants to improve the accessibility of our services and information.

Our communication and accessibility group have developed a set of tenant standards for communication to be used across the housing service to inform how we communicate and share information with our customers. The standards include the importance of avoiding jargon and abbreviations, providing information in the correct format, and considering customer preferences and needs.

In line with these standards, we are working to make information widely available in different formats on our housing pages, including videos with captions and easy read guides.

In accordance with the council's Equality and Diversity Policy, documents are available in other languages, Braille, large print and audio tape and all officers will provide assistance to complete forms where required.

### **5.5 Responding to customer vulnerabilities – representatives and advocates**

Customers can choose to appoint a relative, friend or other representative such as an advocate or local ward member to be able to speak to us and act on their behalf in relation to council services including:

- Their rent account including any rent arrears
- Council tax
- Another part of the housing service such as tenancy support
- A housing application
- Reporting a complaint on their behalf

Customers can also choose to have their correspondence sent to their appointed person, subject to meeting data protection requirements.

### **5.6 Responding to customer vulnerabilities – customers lacking capacity**

If we are notified that a customer lacks capacity, then in line with the Mental Capacity Act 2005, we will liaise with those who have legal authority to act on their behalf. That might be a representative who has /or is:

- Lasting power of attorney
- Deputyship Order from the Court of Protection
- Litigation friend appointed in court proceedings.
- Appointee appointed by the Department of Work and pensions (DWP) to manage a person's benefits.
- Independent Mental Capacity Advocate

### **5.7 Responding to customer vulnerabilities – adjustments to services**

Reasonable adjustment means a change to service provision which seeks to, as far as possible, remove any disadvantage faced by those with a protected characteristic or a vulnerability. Each of our service areas will consider any variation or adjustment that might be required and is appropriate in the circumstance to meet individual needs. This will vary by service, but some examples are:

- Allowing longer for a customer to answer the door
- Arranging a joint visit with a support worker/representative
- Having male/female only officers present when visiting or working in the home
- Visit in person to provide information or explain the content of a letter by telephone call
- Providing information in different formats
- Providing interpreting services
- Providing an assisted bidding service for Choice Based Lettings

## **SECTION 6: Additional support**

### **6.1 Additional support – priority home tenancy visits**

Where a concern related to customer vulnerability is reported, a home tenancy visit will be prioritised where appropriate. Home tenancy visits provide an opportunity for our housing officers to visit tenants at home to discuss any issues. During the visit housing officers will:

- Check tenant and household details
- Check that the home is safe and identify any repairs
- Provide advice and support to help tenants to manage their tenancy
- Make onward referrals to other agencies and services if needed
- Make safeguarding referrals if needed

Housing officers work to understand customers' individual needs to provide person centred support to help tenants manage their tenancy and live in a safe home environment.

### **6.2 Additional support – tenancy support**

Where someone is struggling to maintain their tenancy they may be referred (with permission) to our tenancy support officers. This specialist team works with tenants with more complex needs. This includes those who have:

- Physical and mental health needs
- Learning difficulties and disabilities
- Difficulty in maintaining their tenancy (e.g. first tenancy or rent arrears)
- Had to move away urgently because of an abusive situation

The team can provide support with:

- Claiming the correct benefits and accessing grants
- Money and debt management
- Accessing and signposting to other specialist agencies
- Aids and adaptations.
- Improving health and wellbeing

The nature of the assistance provided will be personalised based on the individual needs of the tenant or household.

### **6.3 Additional support – benefits service**

The benefits team liaise with housing officers to advise new tenants at the sign-up stage, of the benefits they need to claim from the start of their tenancy. They also liaise with housing teams to help support tenants to access benefits that they are



entitled to throughout their tenancy. Tenants can also contact this service directly to request advice and support.

#### **6.4 Additional support – adaptations**

An adaptation is an alteration or addition to any aspect of a home to make it easier or safer for use by a disabled person. A disabled person (as defined by the Equality Act 2010) is a person:

“that has a physical or mental impairment that has a “substantial” and “long term” negative effect on your ability to do normal daily activities.

Our Adaptations Policy sets out how we provide adaptations to help residents continue to live independently in their home.

#### **6.5 Additional support – referrals and signposting**

Our housing teams make referrals to external agencies and signpost on to other services. Where required we will work with partner organisations to meet customer needs. We fully recognise the need to work with specialist services and we actively build and maintain links with these partners. We will always aim to seek customer consent before referring to a partner agency. Where consent has not been given each case will be assessed on its own merits but we may still consider that a referral is necessary in certain circumstances.

We ensure that we proactively attend and participate in key multi-agency meetings to ensure we have strong and relevant local connections. We regularly attend multi-agency forums such as MARAC, housing partnership meetings. Where we have a particular concern relating to vulnerabilities, we may coordinate a multi-agency case conference, to ensure a coordinated community approach.

## **SECTION 7: Safeguarding children and vulnerable adults**

7.1 Chesterfield Borough Council (CBC) has a duty to protect children and vulnerable adults. Where it is brought to the attention of CBC that a child or adult may be at risk, Officers will refer to the council’s safeguarding policy and procedures – protecting children and adults at risk. When and if appropriate, Officers will signpost or refer cases to other agencies.

## **SECTION 8: Monitoring and review**

- 8.1 Our delivery of the Customer Vulnerability Policy will be monitored on an ongoing basis through line management of relevant staff. This will allow us to review the services we provide and help us identify whether there are any wider steps that we can take to improve our services.
- 8.2 The effectiveness and outcomes of this policy will also be reviewed through feedback from customer satisfaction surveys completed, complaints and any other sources where customer vulnerability information has been captured. Feedback will be used to shape and steer the next review of the policy.
- 8.3 The policy will be reviewed on an informal basis at regular intervals and on a formal basis every three years by the Housing Strategy and Engagement Manager. The policy will be reviewed sooner in response to changes in legislation, regulatory guidance, good practice or changes in other relevant council policy.

## **SECTION 9: Data Protection and confidentiality**

- 9.1 Information relating to vulnerabilities is regarded as sensitive personal data. Our Data Protection Policy outlines how Chesterfield Borough Council protects the personal data it holds, and meets the requirements of the UK General Data Protection Regulation and the Data Protection Act 2018.
- 9.2 It is council policy that all employees are responsible for managing information in accordance with the Data Protection Policy and implement appropriate practices, measures, controls and training to ensure compliance.

## **SECTION 10: Related policies and procedures**

- 10.1 There are a number of linked policies and procedures to this policy including:
  - Safeguarding Policy and Procedures
  - Equalities and Diversity Policy
  - Adaptations Policy
  - Complaints Policy
  - Customer Engagement Agreement
  - Data Protection Policy
  - Housing Service Reasonable Adjustments Policy