

Vulnerable Customers Policy

Who's this for?	Customers, colleagues and stakeholders
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Policy owner	Director of Housing
Other related documents	Anti-social behaviour policy and procedure Domestic abuse policy and procedure Repairs policy and procedure Equality, diversity and inclusion policy Safeguarding policy, procedure and toolkit Complaints policy Reasonable adjustments policy Arrears procedure Temporary accommodation policy and procedure

1. Policy Statement

At settle our purpose is to help people who are struggling to find a place to live. We help our customers to stay in their homes comfortably so they can live the life they choose. However, we recognise that sometimes people will experience difficulties in their lives that make this challenging. There are many changes that can take place in someone's life which might make them feel vulnerable, such as illness, significant life events, financial hardship or loneliness. It is the responsibility of all colleagues at settle to be aware of how vulnerability may impact our customers and their ability to access services.

settle plus is the additional support we offer, tailored to the needs of individual residents who need a bit more support to live comfortably in their homes. When we become aware of a customer who needs

extra help, whether through day to day service delivery or concerns reported by a family member or partner, we assess individual situations with empathy and sensitivity to understand their circumstances.

If there are concerns a customer lacks capacity or is at risk of harm, we will always refer them to our partner agencies for more specialist help.

2. Key Principles

- We offer additional support through settle plus. The support is provided directly by colleagues with these cases being allocated to either the neighbourhood officer or where more intensive support is required, the tenancy support team. Cases are also referred to partner agencies where more specialist support is required
- We ensure that our colleagues are trained to look out for signs of vulnerability and know how to raise concerns through the right channels
- If there are safeguarding concerns, we make referrals to the relevant external agencies and act in accordance with our safeguarding policy
- Where customers are subject to or cause anti-social behaviour, we take into consideration any vulnerability before making decisions about formal action
- We carry out Equality Impact Assessments to ensure equality and diversity needs are considered when making decisions that impact our customers and colleagues. They will help us identify where our policies or practices have the potential to unfairly disadvantage certain groups, enabling us to take steps to address this.
- We handle personal information fairly, lawfully and securely, in line with current data protection laws.

3. Current Performance

Our approach to supporting vulnerable customers is evolving and has, and continues to be, influenced by the challenges our customers are facing. This includes the impact caused by COVID to the current challenges from the cost of living crisis. Clearly defining what our support services can

do, how they interlink and what defines a settle plus case are areas we need to get right to improve performance.

settle plus

When settle plus was launched all colleagues were encouraged to refer a customer to settle plus, with a suitable referral being defined as 'if they are vulnerable and/or are experiencing a moment of reduced resilience.' For the last financial year (2021/22) 629 settle plus contacts were raised internally with the level of support ranging from issuing foodbank/ energy vouchers to involvement and progression of cases requiring intensive support.

Tenancy Support

Our Tenancy Support Team are referred the most complex cases where it has been identified that there is a risk to tenancy sustainment. The team supported 126 customers in 2021/22 supporting customers suffering with poor mental health, physical disabilities, suffering from domestic abuse and substance abuse.

Welfare Support

During 2021/22 we supported 69 customers through our internal welfare fund including the provision of items such as white goods and school uniforms. In addition, we proactively sought external funding for our customers who are affected by fuel poverty including:

- 124 energy vouchers issued through HACT funding
- 210 energy/ cash vouchers issued through the Housing Support Fund
- 60 Keep warm packs made internally and distributed funded through the Housing Support Fund

The outcomes we are seeking to improve performance are a clearer offer to our vulnerable customers on how we can help support them, and internally colleagues feeling confident and referring appropriately to the services available. Key to this is defining settle plus, with the broad nature of the referrals made in the previous year diluting some of its purpose. In response to this we are:

- Reviewing data for cases that have been referred
- Agreeing boundaries for a settle plus/tenancy support case – aligning QL codes
- Reissuing internal comms so that colleagues are clear on when and how to refer
- Coaching CSC members on the settle plus process
- Revising previous multi panel/meeting approach to a single meeting
- Reviewing the impact of these changes

4. Objectives

- To ensure all customers, whether they experience a short-term or longer-term vulnerability, have access to the right help and support so that they can live safely and comfortably in their home
- To offer support as early as possible, agreeing our approach with the customer and tailoring it to their individual needs
- To use data that we gather about customer circumstances to help us make decisions about the services we provide and how we provide them

- To make smart use of the information we hold to avoid residents having to re-explain situations or circumstances to multiple colleagues.

5. Policy Actions

- Provide training for all colleagues across settle
- Engage with colleagues and customers to understand how our customers want us to talk to them about vulnerability and some of the stigma which can be attached to this
- Work with the Housing Associations' Charitable Trust (HACT) to develop a framework to understand and capture resilience; improving our ability to support vulnerable customers and demonstrating the value for money in this support
- Continue to promote our settle plus offer, ensuring this meets the needs of our customers
- Strengthen our partnership working and stakeholder relationships, to ensure customers who need extra help are supported
- Embed a partnership arrangement with the National Health Service to support customers with mental health needs; ensuring outcomes and benefits are clearly documented
- Consider the needs and views of our vulnerable customers through Neighbourhood Action Plans
- Capture vulnerability information in our customer database to ensure we are able to respond appropriately to enquiries.

6. Desired outcomes

- A customer-focused culture across the business led by all settle leaders
- Customers empowered and capable of sustaining their tenancy, living comfortably in their home
- Where care and support needs are identified, referrals are made promptly to help customers access those services
- Having clear, tangible measures based on data from settle plus and tenancy support that indicates the number of customers supported, the reasons they have been supported, the value saved through these interventions and the number of tenancy's we have helped to sustain.
- Monitoring and reporting on data trends to enable proactive interventions
- Processes that enable colleagues to be able to deliver services in a tailored manner for customers based on their needs

7. Performance Indicators

- Measurement of the social impact of individual interventions using the HACT tool; demonstrating target of over £2.5million social value by March 2023 as set out in our annual report
- Measurement of the number of customers who we have supported through internal support mechanisms, including settle plus
- 100% of interventions where additional support required is captured in settle plus

- Reporting on outcomes and value from partnership arrangements
- Reporting on tenancy sustainment where support has been provided
- 100% of safeguarding cases reported and monitored at the health and safety wellbeing board

8. Key Legislation

- Care Act 2014
- Equality Act 2010
- Mental Capacity 2005 Human Rights Act 1998
- Working together to safeguard children 2018
- Safeguarding Vulnerable Groups Act 2006 – disclosure and barring service Sexual Offences Act 2003
- Homeless Reduction Act 2017
- General Data Protection Regulation 2018 ASB Crime and Policing Act 2014
- Female Genital Mutilations Act 2015

9. Review

The policy will be reviewed after two years or as required by changes in legislation and regulation.