



Protecting Homes, Preventing Eviction:

A Self-Reflection Framework for Social Landlords

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About this framework



This self-reflection framework is to assist housing association and local authority landlords in Scotland to review the responses that help households sustain tenancies during difficult times – for example, when experiencing relationship problems, money or health worries.

This framework is intended to help identify strengths and gaps in your responses – and to offer ideas to help take forward actions for increasing or improving the practice you have identified. This is drawn from the accompanying research Protecting Homes, Preventing Evictions (Neil Morland & Co Housing Consultants; 2022) which was commissioned by Scottish Federation of Housing Associations (SFHA) in partnership with the Association of Local Authority Chief Housing Officers (ALACHO), Crisis, Homeless Network Scotland and Simon Community Scotland.

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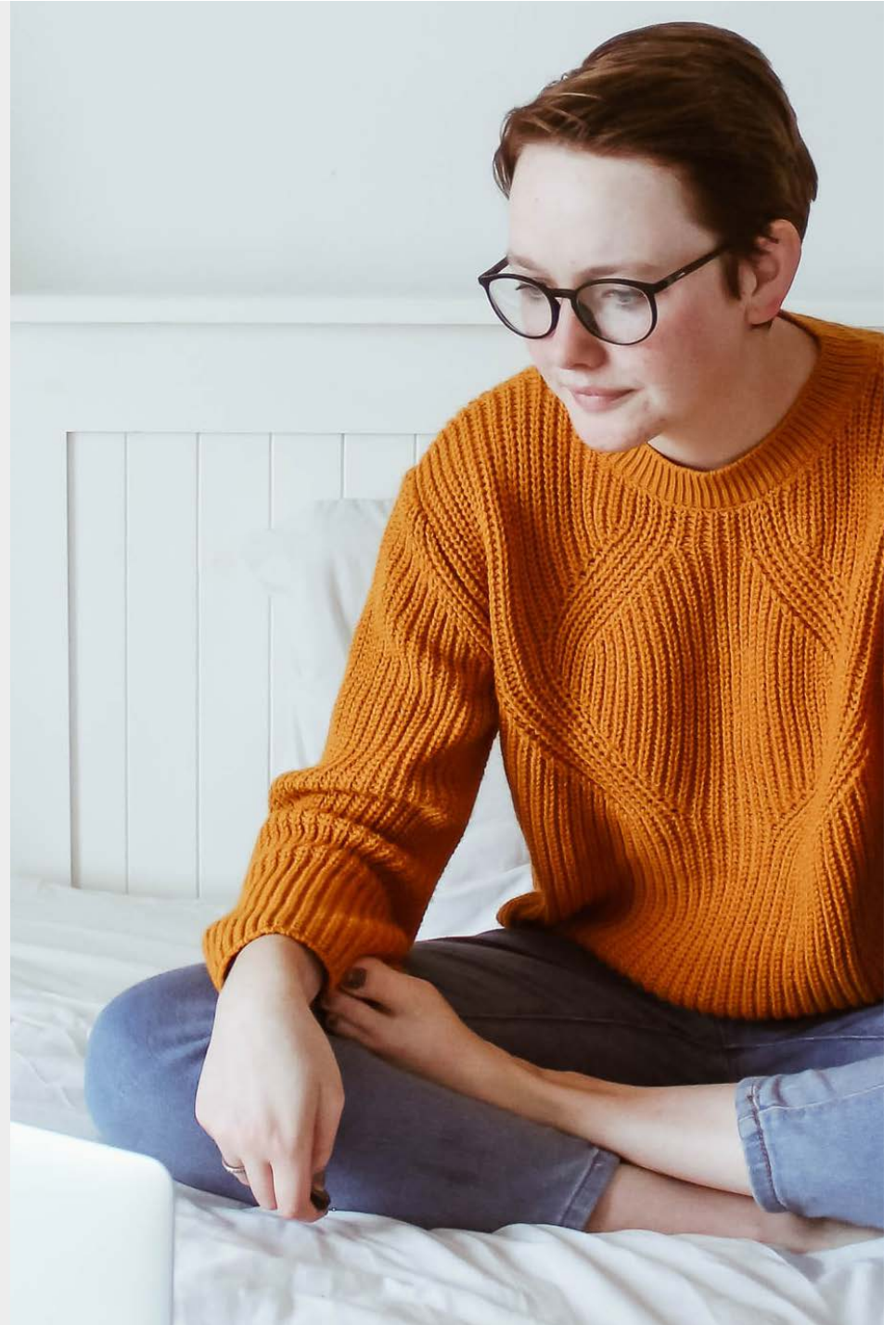
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ASSOCIATION OF LOCAL AUTHORITY CHIEF HOUSING OFFICERS



20

Key Factors for Tenancy Sustainment



Tenancy sustainment is not just about reducing the number of evictions and abandonments from social housing tenancies but encompasses a range of activities designed to increase the overall well-being of tenants and reduce the risk of tenants getting into difficulties. We have summarised this as 20 key factors:

A | Receiving Referrals and Making Allocations

1. Proper identification of support needs prior to referral to a new tenancy.
2. Appropriate information sharing between local authorities and RSLs and between local authority homelessness and landlord functions.
3. Sensitive allocation of properties to maximise the chances of tenants settling into their new home and sustaining their tenancy, including giving applicants a degree of choice about where they are housed.



B | Welcoming New Tenants

4. The importance of taking the time to establish positive relationships from the outset when a tenant moves into their new home.
5. Don't assume that new tenants have all the knowledge they need about benefit entitlement, utilities, budgeting and the other issues and responsibilities involved in managing a tenancy, especially those moving after a traumatic situation such as domestic abuse or homelessness, or those who have never managed a tenancy before.
6. Where a need is identified, tenants should be assisted to furnish and equip their properties quickly after moving in. A welcome pack of local information, kitchen essentials and other basics can be a simple and immediate way to help.
7. Practices such as requiring rent in advance to tenants who cannot afford to pay it or causing tenants to have to pay rent on two properties at the same time should be avoided.

C | Understanding and Advancing Equality

8. Taking account of protected characteristics and disadvantages people experience as a result of who they are or how they live their life is paramount – and equalities training for staff is key. Tenant profiling exercises can be a useful way of understanding what services are needed by whom.
9. The importance of communicating appropriately with tenants who have different communication and language preferences and literacy levels. People with visual impairments may struggle to communicate online whilst some tenants may be unused to communicating by telephone. Some tenants may have difficulties with complex written material, including tenancy sign up packs. It is important to go beyond the use of standard letters to communicate with tenants, as these may not always be read or understood. Home visits may be needed to follow up written communications.

D | Identifying Risks and Intervening Early

10. Using data and risk identifying information to intervene early. It is better to pick up issues ranging from rent arrears to domestic abuse as early as possible and approach tenants sensitively.
11. Use should be made of services like caretaking, maintenance or informal visits to spot warning signs of issues like hoarding or domestic abuse.
12. Staff may need specialist training to be able to respond sensitively and appropriately to issues like domestic abuse.

E | Collaborating With Partners

13. Some tenants may be reluctant to share information with their landlord, especially if they are in debt. In some cases this may be best resolved by support being provided by an external organisation. Other organisations have had success by developing distinct functions within one organisation to provide support and collect rent. Where possible, tenants should be given some choice about where they get support.
14. Multi-disciplinary and multi-agency approaches can work well, especially when tenants may be facing a range of issues.

F | Tackling Anti-Social Behaviour

15. Effective handling of anti-social behaviour is essential to maintaining settled communities and helping people to feel safe in their homes, as well as to avoid abandonments due to fleeing violence and harassment. This can include flexible use of transfers and identifying the cause of anti-social behaviour (for example, support needs or lack of furniture and carpeting causing noise nuisance).



G | Building Positive Tenant and Community Connections

16. It may take multiple attempts or reaching a trigger point before some tenants will engage. In general, early intervention is preferable, but prevention should be attempted at every point of a homelessness crisis.
17. Connection into local communities and services can make a big difference to the success of a tenancy. It is also important that existing links to support services are not lost as a result of moving to a new area. Community and peer support can be effective ways to support engagement.

H | Supporting Arrears and Debt

18. Provision of specialist debt advice can be extremely valuable. Early advice on budgeting and income maximisation may be preferable to waiting until tenants are in rent arrears before helping.
19. Payment plans to clear rent arrears should be realistic if tenants are to keep to them.
20. A very low level of possession proceedings are defended so encourage tenants to seek advice early. In addition to reflecting a lack of accessible legal support and court duty services to support tenants in possession cases, this may also be linked with a proportion of tenants abandoning properties rather than attending court.



How are you doing?

A self-reflection tool



This self-reflection tool uses the **20 key factors** that can help tenancy sustainment.

How to use it

Please check the box that accurately reflects each statement for your **organisation** (for housing associations and cooperatives) or **local authority area** (for council landlords).

- **Check 'Red'** if you think this is not happening at all.
- **Check 'Amber'** if you think this is happening to some degree - but could be (i) improved and/or (ii) scaled up.
- **Check 'Green'** if you think this is happening well (and consider sharing this practice – see page 43: Evidence of Success).

And at each step, consider:

- What your strengths or gaps are
- What your priorities and next steps are.






A: Referrals and Allocations

1. Identification of support needs prior to referral/ allocation

In order for tenancies to start well, it is important for landlords to know key information about prospective tenants in order to make a suitable allocation and so that any resettlement and support issues can be planned for.

- Do you know enough about the support needs and risks relating to prospective tenants before they are offered a property?
- Is this true for all new tenants, not just Section 5 referrals?
- If not, can processes be improved to address this?

1	Identify Strengths	Identify Gaps	Next Steps/Priorities
   overall rating			




2. Information sharing

Many risks can be mitigated or avoided if landlords have the information they need about tenants at the beginning. This requires an effective needs assessment by the referring agency. It is particularly important that Section 5 homelessness referrals are carried out effectively, so that support needs are identified, and arrangements are made to meet those needs.

- **Are local authority support needs assessments for Section 5 referrals comprehensive and accurate?**

If not, why is this? e.g.

- local authority doesn't allocate enough time/resource to the assessment process.
 - some information withheld because of fears the tenant would not be accommodated.
 - perceived legal difficulties around information sharing.
- **Can these issues be remedied?**
 - **Are support plans for tenants referred under Section 5 well designed and properly resourced?**

2	Identify Strengths	Identify Gaps	Next Steps/Priorities
   overall rating			

3. Sensitive allocation of properties including tenant choice

Allocation policies and arrangements vary between different local authority areas and different landlords. In general tenancies are more likely to be sustained if the tenant feels positive about moving into their new home and is given some meaningful choice about where they live. However, to exercise choice it is important that tenants have realistic expectations about what is available, and also that important information is shared with them that could affect whether a particular tenancy is likely to be sustainable for them e.g. on the availability of public transport.

- Does your allocations policy deliver an effective balance between making properties available quickly to those in the greatest need and making sensitive allocations that reduce the risk of tenancy failure?
- Do prospective tenants have a degree of choice about where they are housed?
- Are prospective tenants given the information they need to allow them to make an informed choice about where they want to live?

3	Identify Strengths	Identify Gaps	Next Steps/Priorities
<div><div></div><div></div><div></div><div>overall rating</div></div>			

B: Welcoming New Tenants

4. Establishing relationships between landlord and tenant

Almost all the tenants, social landlords and support organisations we spoke to emphasise the importance of establishing trusted relationships between tenants and landlords. This can sometimes take time and effort, but pays dividends if tenants feel they can approach their landlord for help if they need it later, and if they feel they can be honest with their landlord about what is really going on for them.

- Do tenants meet their housing officer face to face at the beginning of their tenancy?
- Are new tenants encouraged to communicate to communicate with their housing officer if they get into difficulties and are communication channels easy and straightforward?
- Do housing officers communicate with tenants informally as well as when there is a problem? Are tenants made aware of services such as welfare benefits advice or tenancy support services within the organisation?

4	Identify Strengths	Identify Gaps	Next Steps/Priorities
<div><div></div><div></div><div></div></div> <div>overall rating</div>			

5. Helping people settle

Many tenants can benefit from a helping hand to move into their new home, make links to local services, set up rent and bill payments, and furnish the property. Some tenants need more help than others and some tenants need different kinds of help than others. It is important not to assume that tenants will know how systems work and how to get the things they need, especially if this is their first tenancy or they are moving into a new area.




- Do you have a process for establishing who is likely to need resettlement support for a period at the beginning of their tenancy?
- Where resettlement support is needed, is it provided (either by the landlord or another agency)?
- Is an offer of financial advice and support made early on in the tenancy?
- Do you check if new tenants have successfully set up utilities and arrangements to pay bills?
- Do you check if new tenants have secured adequate furniture and equipment for their home within the first few weeks of the tenancy?
- Do you provide a welcome pack written in plain English for new tenants providing local information and information about landlord services?
- Do you take any ongoing rental liabilities from a new tenant’s current home into account when setting their tenancy start date?

5	Identify Strengths	Identify Gaps	Next Steps/Priorities
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6. Furniture and equipment

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6	Identify Strengths	Identify Gaps	Next Steps/Priorities
   overall rating			

7. Approach to rent in advance and tenants liable for rent on two homes

It is important for tenancy sustainment that tenants do not have to start their tenancy by borrowing money which they are likely to struggle to repay.

- If you charge rent in advance, do you waive this requirement for tenants who do not have the funds to pay for it?
- Do you have processes in place to assess whether this would be the case?
- Do you take any ongoing rental liabilities from a new tenant's current home into account when setting their tenancy start date?

7	Identify Strengths	Identify Gaps	Next Steps/Priorities
<div><div></div><div></div><div></div></div> <div>overall rating</div>			

C: Understanding and Advancing Equality

8. Inequality-sensitive practice

Taking account of protected characteristics and disadvantages people experience is paramount for social landlords – and equality training for staff is key.

- Do you undertake tenant profiling exercises as a useful way of understanding what services and support are needed by whom?
- Do you undertake equality impact assessments when new services or initiatives are introduced or reviewed?

For people experiencing domestic abuse:




- Do you actively implement the comprehensive checklist '[Domestic abuse: a good practice guide for social landlords](#)' PDF (Scottish Women's Aid, SFHA, CIH Scotland, ALACHO, Shelter Scotland; 2019).

For young tenants including care leavers:

- Do you offer enhanced resettlement services for young tenants and care leavers?
- Do you have processes in place to establish if young tenants understand their obligations and what is involved in living independently?
- Do you provide training in mental health awareness and trauma informed practice?
- Do you have well maintained links with care leaver services and other services working with young people, so that you can communicate easily and work in partnership.
- Do you have links to local services which may be able to help young tenants into employment, education and training?

For Refugees




- If your organisation accommodates refugees, do you have processes in place to establish if they understand their obligations and how systems and services work in Scotland?
- Do you have access to translation and interpretation services if these are needed?
- Do you provide or signpost to support and advice on moving into a new community?
- Do you have links with relevant refugee or community organisations which may be able to provide support to new tenants who are refugees?
- Do you have links to local services which may be able to help refugees into employment, education and training?
- If you charge rent in advance, do you waive this requirement for tenants who do not have the funds to pay for it?
- Do you have processes in place to assess whether this would be the case?

8	Identify Strengths	Identify Gaps	Next Steps/Priorities
   overall rating			

9. Approaches to written communications with tenants: letters, texts, online

A key message from our research is that different tenants require different communications strategies. Some groups of tenants may struggle to engage online, due to low digital skills, interest, without access to the internet or devices - or who may struggle with written English.

- Are your letters and written information given to tenants jargon free and written in plain language?
- Do you adopt different communications strategies for different groups of tenants depending on their needs and preferences e.g. literacy levels, confidence online, disabilities?
- Do you ask tenants how they would prefer to be communicated with?
- Do you make use of modern communication methods where appropriate e.g. texts, WhatsApp, social media?
- Do you offer digital inclusion support to tenants who have difficulty with digital methods of communication, either directly or by signposting?

9	Identify Strengths	Identify Gaps	Next Steps/Priorities
   overall rating			

D: Identifying Risks and Intervening Early

10. Knowledge and understanding of tenants

As well as making good use of referral information, it is important for tenancy sustainment to keep knowledge of tenants and their circumstances up to date as tenancies progress, especially if there are any identified support needs or risk factors.

- Do you have adequate information on support needs and risk factors for each of your tenants to enable you to offer a service which takes these needs into account?
- Is this information based on referral information from the beginning of their tenancy or do you have a means of updating it e.g. through tenant profiling?

Whilst it is important to be responsive to problems when they arise, some organisations have found that the likelihood of problems arising can be predicted through the use of identified risk factors.

- Do you have a means of prioritising tenants for tenancy sustainment support based on risk indicators or are these services only offered in response to problems after they have occurred?
- Do your data systems include software which is able to flag tenancy sustainment risk e.g. through notes about identified risks and previous incidents and/or by identifying patterns such as inconsistent rent payments or missed appointments?
- Do you make use of maintenance and caretaking visits to flag tenancy sustainment risks e.g. by reporting evidence of suspected domestic abuse, hoarding, drug abuse, mental health problems, property damage, lack of electricity/gas etc.?

Complaints can be an important indicator of tenancy sustainment risk. Depending on the issue, if a tenant cares enough about an issue to complain, they may be unhappy enough to be considering moving out of their home, especially if they feel at risk and that their complaint has not been properly dealt with.

- If a tenant makes a complaint e.g. about anti-social behaviour or harassment, do you limit your response to deciding the merits of the complaint or do you make further enquiries about the tenant's wellbeing and any support they might need?
- If a tenant is the subject of a complaint, which might indicate they are experiencing mental health difficulties or other problems, do you follow up to check if that tenant might need support?

10	Identify Strengths	Identify Gaps	Next Steps/Priorities
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11. Home Visits

A number of tenants we spoke to lament the perceived loss of the personal touch, where a housing officer would have time to visit them at home. Home visits can also be invaluable for spotting signs of difficulties which tenants may be reluctant to disclose.

- Do you offer home visits to tenants who have difficulties visiting the office or communicating online, or where you are aware of potential risks, e.g. hoarding, suspected domestic abuse, mental health issues, non-response to letters?
- Do you have processes in place to help identify people experiencing or at risk of hoarding?
- Do you have officers trained in best practice in supporting tenants who hoard?

11	Identify Strengths	Identify Gaps	Next Steps/Priorities
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12. Identification and meeting of support needs

Even if referral process and information sharing work well, it is unlikely that landlords will be given a complete picture of what tenants want and need in terms of support. Also, things change. It is important that landlords take the time to understand what help tenants might require and have the connections to local services to access different types of support.

- As well as information that may have been provided pre-tenancy, do you have processes to establish if new tenants need additional support?
- If they do need additional support, are you able to offer it or refer tenants to local providers, who can offer appropriate support?

12	Identify Strengths	Identify Gaps	Next Steps/Priorities
<div><div></div><div></div><div></div><div>overall rating</div></div>			

E: Collaborating With Partners

13. External debt advice services

Some tenants may be reluctant to share information with their landlord, especially if they are in debt:

- Do you have established links to external support agencies, including credit unions who can collaborate with tenants in arrears to help manage their finances and agree realistic payment plans?




13	Identify Strengths	Identify Gaps	Next Steps/Priorities
<div><div></div><div></div><div></div><div>overall rating</div></div>			

14. External support services

- Do you work in partnership with specialist organisations to provide support to tenants who need more help than you can provide as a landlord?
- Where tenants are linked with health and care services, are you included in care and support plans and case conferences as appropriate?
- Are there some types of issues your tenants are facing, where there are local gaps in provision, so that effective support is not available? If so, are you collaborating with local authority commissioners and other partners to identify ways in which those gaps might be filled?
- Do you have well maintained links with other services (including statutory services) collaborating with tenants with mental health problems, so that you can communicate easily and work in partnership if difficulties arise or symptoms worsen?
- Do you provide accommodation as part of local Housing First programmes?
- If you have tenants who would benefit from Housing First type support, does the local Housing First programme allow you to refer into the programme without the tenant needing to move home?

When sharing information:

- Do you have a policy on data protection and information sharing, which is clear about when information can be shared in order to reduce risks to tenants?
- Do you obtain appropriate consent from tenants to share information with other organisations who may be involved in providing support to them?
- Do you have data sharing agreements with key organisations who participate in supporting tenants and people living in their households?

14	Identify Strengths	Identify Gaps	Next Steps/Priorities
   overall rating			

F: Tackling Anti-Social Behaviour & Abandonment

15a. Harassment and anti-social behaviour

A major cause of homelessness from social housing tenancies recorded by local authorities in Scotland is from tenants unable to continue to live in their current home due to harassment. Anti-social behaviour can also be an indicator of tenancy sustainment risk for perpetrators, especially if the ASB is linked to mental health problems.

Responding to complaints

- Do you provide a timely response to complaints about anti-social behaviour, especially if the complainant has been harassed or threatened?
- Is your priority to resolve the complaint quickly or is it to achieve a satisfactory resolution, so that the complainant feels safe?
- Do you check with the complainant if they are satisfied with the response to the complaint or have ongoing concerns?
- Do you offer mediation and dispute resolution services to tenants involved in disputes?

Providing support

- Do you offer support to victims of harassment and anti-social behaviour?
- Do you offer support to alleged perpetrators of anti-social behaviour, especially if this may be connected to mental health issues?
- Do you have well established relationships with the police and other relevant agencies to help you to resolve anti-social behaviour issues?
- Do you make use of practical measures, for example noise measurement apps to record noise nuisance?
- Do you have a budget to provide better soundproofing where feasible and appropriate to help resolve ASB complaints?

Use of transfers

- Do you offer management transfers to tenants who are afraid of violence or harassment?
- Does your threshold for such transfers rely on proof of a crime having been committed or is it flexible enough to help people move, who might otherwise be living in fear and/or be at risk of abandoning their homes?

15b. Abandonments

By definition, the cause of abandonments is not known, but working to prevent abandonments is a key tenancy sustainment activity. Some recorded abandonments may not actually be abandonments but may for example be because a tenant has been remanded in custody. If this is not spotted and acted upon, it can lead to the tenant unnecessarily losing their home.




Spotting and responding to risk of abandonment

- Do you have processes in place to identify tenants who may be at risk of abandoning their homes e.g. due to impending court action, complaints of harassment or anti-social behaviour, no response to communication attempts, unfurnished accommodation, inability to pay for heating, repeated absences, worsened mental health or substance abuse, previous history of abandonment?
- If a tenant is not living in their home because they are in custody do you work with prison and probation services to see if the tenancy can be saved e.g. by continuing to claim benefits to cover the rent, accessing DHP, temporarily letting the property to a member of the tenant's household?
- Do you engage with tenants in these circumstances to attempt to resolve these issues?

Procedures if abandonment suspected

If an abandonment is suspected because a tenant does not appear to be at home for a period, do you:

- Check that they have not been remanded in custody or received a prison sentence.
- Check with organisations known to have been collaborating with the tenant.
- Check that they are not in hospital.
- Check with relatives and friends (if you have received permission to contact them).
- Check with local authority homelessness and rough sleeping services.

15	Identify Strengths	Identify Gaps	Next Steps/Priorities
   overall rating			

G: Building Positive Tenant and Community Connections




16. Engaging and Supporting Tenants

Tenants who do not engage with their landlord are often likely to be most at risk of eventually losing their home, and least likely to be getting help. Effective engagement processes can take time, effort and multiple attempts, but are very important. Collaborating with partners can be important in addressing these issues.

- Do you consistently follow up with tenants who do not respond to written communications e.g. by calling them or making a home visit?
- If a tenant is consistently not engaging with their landlord, do you have arrangements allowing you to refer to an external organisation, who may be able to provide independent advice and support?
- Do you have links with health and care services allowing you to liaise with them if a tenant with identified support needs is not engaging with you, including appropriate information sharing agreements?

Housing support services can be provided in-house, from a partner agency (see section E) or both:

- Is your organisation resourced to provide additional services to tenants who need them, either by generic housing officers or through specialist support around debt advice, income maximisation, floating support?
- Are your frontline officers trained in trauma informed approaches?
- Are your frontline officers trained to identify tenancy sustainment risks and to act upon them?
- Do you provide training in mental health awareness and trauma informed practice?
- Are officers collaborating with tenants with substance misuse problems trained?
- Do you have well maintained links with other services collaborating with tenants with substance misuse, so that you can communicate easily and work in partnership if difficulties arise or substance abuse worsens?

16	Identify Strengths	Identify Gaps	Next Steps/Priorities
   overall rating			

17. Connection into local communities and services

It can make a big difference to the success of a tenancy if new tenants are able to make links into their local community and feel welcome. It is also very important that existing links to support services are not lost as a result of moving to a new area.

- Do you have established links with local community organisations and services?
- Do you offer to help link new tenants into community facilities and services from which they might benefit?
- Do you have established links with health and care services?
- Where new tenants were previously working with such services, do you check if they have kept or transferred those links to their new home (especially if now living in a different geographical area)?

17	Identify Strengths	Identify Gaps	Next Steps/Priorities
<div><div></div><div></div><div></div><div>overall rating</div></div>			

H: Supporting Arrears and Debt

18. Income maximisation and Support with Debt

It can be extremely difficult for tenants on low incomes to **manage their finances** and some people need help. This can include help with access to mainstream financial services in order to avoid resorting to payday loan providers or even loan sharks.




- Do you offer support to tenants on budgeting and managing money?
- Do you provide support tenants who need help to set up a bank account?
- Do you have relationships with local credit unions or other suppliers of low-cost loans?

Many people struggle with the complexities of the **benefits system** and need help to understand and to claim what they are entitled to. It can be better to offer this kind of support early on rather than waiting for problems to arise e.g. tenants falling into arrears because they did not claim benefits successfully.

- Do you offer new tenants help with claiming benefits they may be entitled to?
- Do you offer this service to established tenants, either on request or through housing officer recommendation?
- Do you have links to local employment services and training opportunities which you can help tenants to access?

Debt advice can be key to tenancy sustainment. In some cases debt advice from a landlord can be very effective. However, some tenants in financial difficulties will be very reluctant to disclose detailed information about their personal finances to their landlord. Referral to independent advice is likely to be more effective in these circumstances.

- Do you offer debt advice to tenants, either in house or through referral to an independent agency?
- Is this service accessible to all tenants, as well as being offered when a problem is identified?
- Are tenants reassured that information they provide on their financial circumstances will be treated confidentially?

18	Identify Strengths	Identify Gaps	Next Steps/Priorities
   overall rating			

19. Arrears and Rent Payment Plans

The accumulation of rent arrears can be a significant risk to tenancy sustainment. Not only can rent arrears eventually lead to eviction or abandonment, but they can also be indicative of wider financial difficulties, and in some cases are linked to issues such as domestic abuse, worsening mental health, or substance misuse issues.

Rent arrears prevention

- Are your policies on rent arrears explained clearly to tenants at the beginning of their tenancy?
- Do you help tenants to understand what contribution they will need to make to rent and service charges after any assistance from housing related benefits?
- Do you assist tenants who want to set up payment arrangements so that rent is paid automatically from their bank account?
- Do you have a savings scheme in place making it easier for tenants who wish to put money aside in case of future difficulties in paying rent? Have you considered schemes such as rent flex to allow tenants to manage their payments effectively?
- Do you have effective arrangements with local authority services to access DHP payments or other funding to reduce arrears and prevent homelessness where appropriate – especially if arrears are due to misunderstanding of benefit entitlement, failed claims, theft, payments to loan sharks etc. and the tenant is able to pay the rent in the future?

Early identification of difficulties and response to missed payments

We were told by tenants and landlords that intervening early in cases of rent arrears or other financial difficulties in a friendly and informal way, can be much better than waiting until problems have reached a point where they are difficult or impossible to resolve. Modern data systems can provide real opportunities to identify possible problems early on.

- Do you have systems in place to spot problems with rent or other payments early e.g. inconsistent rent payments, non-payment of service charges?
- Do you have processes to act on such information sensitively e.g. informal offers of help rather than demands for immediate payment?
- Do you collaborate with tenants at the beginning of their tenancy to establish if they can afford to pay their contribution to rent and service charges, and support them to increase their income or manage their expenditure if not?
- Do you approach and support tenants who fall behind with their rent at an early stage, to prevent arrears becoming unmanageable?
- Do your data systems flag when someone misses a payment so that officers are informed as early as possible?
- Is your initial approach to tenants supportive of potential difficulties?

Providing support vs enforcement

- Do you have processes in place to allow tenants to receive support and advice which is distinct from enforcement action, including offering access to independent advice?
- Do you have provisions in place to write off arrears if caused by circumstances beyond the tenant’s control e.g. domestic abuse or crime?

Approach to payment plans

- Do you seek to set up payment plans which have been worked out to be affordable to tenants, taking all their circumstances in to account, or do you seek to maximise payment amounts without finding out what the tenant can realistically afford to pay?
- Do you provide or signpost to support services which can help tenants manage and prioritise their debts?

19	Identify Strengths	Identify Gaps	Next Steps/Priorities
<div><div></div><div></div><div></div><div>overall rating</div></div>			

20. Use of Notice of Proceedings (NOP)

- Do you exhaust other options before taking court action for rent arrears?
- Do you satisfy all the pre-action requirements before issuing a Notice of Proceedings? How do you ensure and monitor this?
- Do you offer or signpost tenants to support services as a follow up to initiating court action?
- Do you follow up notices with a call or visit to make sure tenants understand what is happening and the support available to them?
- Do you and partner organisations continue to offer support to tenants post decree, either to agree a payment arrangement or to avoid homelessness?

Our research indicated a highly variable response to Section 11 referrals across different local authorities in Scotland, with effective work in some places, but with a more tokenistic response in others. Evidence suggests that making referrals at an earlier stage when a Notice is served, rather than at the point when court action is initiated, can prevent homelessness more consistently, but that this can be difficult for local authorities to resource because of the increased number of referrals they receive.

- Do you consistently make Section 11 referrals to local authorities in a timely fashion when taking court action against tenants?
- Do you and the local authority housing options service have an agreement about what kind of support the local authority will provide, and how you can work effectively in partnership to prevent homelessness?
- Have you considered making arrangements with local authorities to make S11 referrals at an earlier stage e.g. when a notice is issued, in order to increase the chances of homelessness being prevented?

20	Identify Strengths	Identify Gaps	Next Steps/Priorities
<div><div></div><div></div><div></div></div> <div>overall rating</div>			

Funding tenancy sustainment work



Tenancy sustainment work can cover a wide range of activities, from housing officers spending more time with their tenants, to provision of specialist support for tenants with high support needs, to increased access to management transfers, to making funds available to help furnish and equip a tenant's new home. As a consequence, there is no single source of tenancy sustainment funding and social landlords have adopted mixed approaches to the issue.

Use of rental income

- Do you fund tenancy sustainment activity from core rental income?
- Have you conducted a cost benefit analysis to establish if this funding might be legitimately increased on a spend to save basis, through reductions in the costs of voids, arrears, court action and evictions?

Tenant consultation on funding tenancy sustainment

- Have you consulted tenants on whether they would be willing to pay increased rent in order to fund additional tenancy sustainment activity?

Rapid Rehousing Plans (housing associations and cooperatives only)

- Do you engage with your local authority in the development of Rapid Rehousing Transition Plans?
- Are you able to access Rapid Rehousing Plan funding to provide increased tenancy sustainment activity?

Housing First

- Does your local Housing First programme allow for the referral of existing tenants at risk of homelessness who meet the referral criteria? Do your housing managers and tenancy sustainment officers work in partnership with the local Housing First providers to support tenants?

Commissioned support services

- Do local authority commissioned services in your area provide adequate and appropriate support to social housing tenants who may be at risk of losing their home?
- If not, is it possible for local authorities to commission this support in the future?

Obtaining and using grant funding

- Does your organisation receive grant funding to support any kind of tenancy sustainment related activity?
- Have you considered applying for grant funding for this purpose?
- Have you considered using the community benefit clauses in your contracts to lever in funding for tenancy support or purchase of furniture?

Use of Discretionary Housing Payments (DHP)




- Is DHP funding in your area available to support social housing tenants with rent arrears or who are at risk of homelessness?
- If so, is the process to claim DHP clear, timely and transparent?

Working with the Scottish Welfare Fund

- Does the Scottish Welfare Fund in your area allow new tenants to claim Community Care grants to help furnish and equip their properties?
- If so, are claims processed quickly enough to be effective or are they delayed?
- If they are delayed are there ways that you can collaborate with the local authority to speed things up, either by changing the way the fund is administered or by providing funds to tenants at risk and then recouping it when grants are awarded?

Local Authority Homelessness Prevention Funding

- Do you have an effective working relationship with your local authority, which allows homelessness prevention funding to be provided to help social housing tenants at risk of homelessness?

	Identify Strengths	Identify Gaps	Next Steps/Priorities
   overall rating			

Evidence of success



We would love to know more about evidence of the success of specific tenancy sustainment activities in Scotland. Please let us know about any evidence you have to Eileen McMullan at SFHA at emcmullan@sfha.co.uk

- Have you conducted, or do you plan to conduct an evaluation of any aspect of the tenancy sustainment services which you provide?
- Do you have any evidence of improved outcomes following the introduction of tenancy sustainment interventions?
- Have you conducted any cost benefit analysis showing savings or cost avoidance as a result of tenancy sustainment work?
- Would you be willing to make this evidence available to other organisations considering whether to provide similar services

	Identify Strengths	Identify Gaps	Next Steps/Priorities
<div><div></div><div></div><div></div><div>overall rating</div></div>			