



Property and Housing Services

**Vulnerable Person Policy for
Council Tenants (2025)**

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Purpose

Havering Housing Services recognises that for various reasons, tenants can face additional difficulties and circumstances that can result in them being more vulnerable and unable to cope and manage their tenancy.

This policy sets out Havering Housing Services' commitment to assisting our vulnerable tenants to access our services and sustain their tenancy.

Scope

The policy applies to vulnerable people who are named tenants of the London Borough of Havering, as well as to other vulnerable people who reside in the named tenant's household.

All Housing Officers and external partners working with Housing Services must comply with this policy.

Definition of vulnerability

The Housing Ombudsman service defines vulnerability as,

"A dynamic state which arises from a combination of a resident's personal circumstances, characteristics and their housing complaint. Vulnerability may be exacerbated when a social landlord or the Housing Ombudsman Service does not act with appropriate levels of care when dealing with a resident's complaint... if effective reasonable adjustments have been put in place, the vulnerability may be reduced"

These factors can include, but are not limited to, mental health, domestic violence, age, disability, bereavement and poverty.

We will also consider vulnerabilities that may arise due to those identified in Appendix A.

Policy Objectives

The main goals of this policy are to provide fair and supportive treatment for vulnerable residents in Havering. Our Housing Services will quickly identify and

record any vulnerabilities a tenant has, before deciding the service adjustments that are required to better support that resident.

How we will set ourselves up for success

Staffing

- We will ensure that we have a dedicated Intensive Housing Needs Officer, who will work as the central link across housing, adult social care (liaising with social workers where necessary), children's services, benefits, local area coordinators, the voluntary care sector and the Multi Agency Safeguarding Hub, providing enhanced support to our most vulnerable residents.
- We will employ a dedicated Hoarding Officer in Housing Services. The Hoarding Officer and the Intensive Housing Needs Officer will team up to address the cases of hoarding which have stood in the way of carrying out repairs and tenancy audits.

Training for staff

- We will ensure that staff have ongoing training, to ensure they can identify and respond appropriately to our vulnerable residents' needs. This will include safeguarding training.
- All staff will be aware of the possibility that a resident may be vulnerable e.g., from information they receive or from their own observations during routine work such as home visits or ASB (antisocial behaviour) interviews. Staff will be aware of the different approaches required for someone bereaved by suicide or sudden violent death.
- All staff will be trained so that they are able to recognise:
 - potential signs of vulnerability
 - safeguarding issues, and make appropriate referrals
 - hoarding, self-neglect or other behaviour which results in the person's home and/or garden becoming damaged, neglected or otherwise unfit for occupation.
 - vulnerabilities of residents who are subject to antisocial behaviour, harassment or domestic violence including cuckooing
 - issues including: failure to answer the door when visited; failure to allow access for works such a gas safety boiler check; erratic rent payments and falling into arrears when the tenant previously had a good payment history.
- All staff will be trained in how to record vulnerabilities on our systems, and how to decide the service adjustments that are required.
- The above training will be mandatory and refreshed annually.

How vulnerabilities will be identified

A resident's vulnerability may be identified by:

- Residents when they apply for housing or contact us, or self-refer. Residents can self-refer in the following ways:
 - during the settling-in visit.

- By contacting the Housing Officer or Intensive Housing Needs Officer.
- By any Havering Council staff member who may have contact with a resident in person, on the phone or through any other channel of communication. This will include a council-approved contractor or partner agencies.
- A referral from an external agency or organisation.

New tenants

- At the tenancy sign up, new tenants will be given the opportunity to tell us about the needs of any vulnerable household member and any existing care and support services received. Where appropriate, a referral can be made to an external support agency, or further advice and support sought from our resident services team.
- At the settling in visit, the Housing Officer can also be notified of a vulnerability and will work with the resident to develop an appropriate support plan.

Records

- The responsibility for recording information about vulnerabilities will rest with whichever Housing Officer receives the information from the resident. A pathway will also exist for contractors to pass relevant information to officers.
- We will record on the tenant's housing record any known vulnerability, or any communication or access needs. We will record any known representatives who act as a 'delegated authority' or with power of attorney to act on the resident's behalf. This will ensure our staff have advance knowledge of any additional factors to consider when delivering services.
- We will ensure that all vulnerable residents have a clearly defined support plan, which will be reviewed annually. The Housing Officer and the resident will agree upon the frequency of visits and/or contact that is appropriate for the resident.
- When a resident contacts us to request a repair, the contact centre call handler will confirm if there are any disabilities or support needs which should be taken into account. This will be recorded on the resident's record so that the service can be delivered appropriately.

How we will respond to vulnerabilities

Safeguarding

Who do adult safeguarding duties apply to?

- In the context of the legislation, specific adult safeguarding duties apply to any adult who has care and support needs, and is experiencing or at risk of abuse or neglect and is unable to protect themselves from either the risk of, or the experience of abuse or neglect, because of those needs.
- Within the scope of this definition are:
 - All adults who meet the above criteria regardless of their mental capacity to make decisions about their own safety or other decisions relating to the

- safeguarding process and activities
- Adults whose needs for care and support have not been assessed as eligible or which have been assessed as below the level of eligibility for support.
- Adults who fund their own care and support

Safeguarding actions

- We will safeguard adults in a way that supports them in making choices and having control about how they want to live. This will include taking part in multi-disciplinary professionals' meetings, forums and groups to share information and make plans for individuals. The groups involved may include the Multi Agency Risk Assessment Conference and the Safeguarding Vulnerable People Partnership. We will work closely with the Council's Adult and Children Services where necessary, for example by attending Child in Need meetings.
- We will make safeguarding referrals whenever needed, and in a timely way. Housing staff and officers who believe that an adult or child is at risk, or is in need of support services and is suffering, likely to suffer or has suffered significant harm must bring the matter to the attention of the safeguarding team.
- We will follow a preventative approach to safeguarding, to prevent harm occurring. This will involve:
 - Discussing prevention at every stage of safeguarding, especially at the closure stage.
 - raising public awareness
 - providing information, advice and advocacy to people at risk of harm
 - inter-agency cooperation between internal partners
 - working with external partners in the community
- In all adult safeguarding work, staff working with the person at risk will establish whether there are children in the family and whether checks should be made on children and young people who are part of the same household, irrespective of whether they are dependent on care either from the adult at risk or the person alleged to have caused harm. Children and young people may be at greater risk of harm or need additional help in families where adults have mental health problems, misuse of alcohol and substances, are in a violent relationship, have complex needs or have learning difficulties.
- Abuse within families calls for a multi-disciplinary approach to protect all those at risk. Where appropriate, housing staff will be assisted by using Domestic Abuse Risk Management tools as well as safeguarding risk management tools.

Residents Lacking Capacity

- Any prospective tenant must be able to understand:
 - Their obligation to pay rent as a tenant, and to occupy and maintain the interior of the property
 - The landlord's obligations, e.g. to maintain the property
 - That failure to keep to the terms of the tenancy agreement may mean they could be evicted.

- Where the adult may lack capacity to make decisions about tenancy management and enforcement, communication preferences, or managing any abusive situation, then their capacity must always be assessed and any decision made in their best interests.
- Assessments of capacity, and decision-making for tenants found to lack capacity, will adhere to London Borough of Havering's *Mental Capacity Act 2005 Procedure* (2024).
- In line with the Mental Capacity Act 2005, we will liaise with those who have legal authority to act on behalf of our residents who lack capacity. This person must be a representative who has or is:
 - Lasting Power of Attorney (LPA)
 - Deputyship Order from the Court of Protection
 - litigation friend appointed in Court proceedings if the resident lacks capacity to litigate
 - appointee appointed by the DWP to manage a person's benefits if they lack capacity
 - Independent Mental Capacity Advocate (IMCA) commissioned by the local authority, where a person aged 16 or over lacks ability to decide for themselves where to live and has no-one, such as a friend, relative, attorney or deputy to advise or support them.

Service adjustments

- We will consider any additional needs that result from a vulnerability, and where appropriate, adjust how we deliver services to ensure vulnerable residents still receive the same level of service.
- When we say "adjustment", we only refer to a change made to a housing-related service. Tenants who require physical adaptations or alterations to their property because of a disability should refer to our Aids and Adaptations and Reasonable Adjustments policies. Housing Officers who become aware of a need for physical adaptations or alterations to a property will make a referral to the relevant team.
- Where a vulnerability is identified that means the tenant or a member of the household needs additional support, each service area will consider what additional support or variation in usual service provision is appropriate.
 - In deciding what adjustment is appropriate, we will consider: how effective the adjustment will be in assisting a vulnerable tenant; the practicality of the adjustment; the cost of the adjustment; any disruption to the service that making the adjustment may cause.
 - We will endeavour to make adjustments to a service when this is requested by a tenant. However, in some cases, we may not be able to approve a request if we deem it to be unreasonable and unjustified.
 - If a customer is dissatisfied with the decision we have made regarding a service adjustment, we will respond in accordance with our Complaints Policy. If necessary when reviewing our decision, we will seek advice from specific expert groups.
 - Within 10 working days of a vulnerability being identified, a Housing Services Officer will decide which service adjustment, if any, is required.

- Within 10 working days of a vulnerability being identified, any service adjustment decided upon will be in place.
 - This may vary from service to service but some examples are: allowing longer for customers to answer their door when we call for an appointment; visits in person where we would normally provide a phone service; explain a letter over the phone in addition to sending it; consider providing or referring for additional support for an ASB perpetrator with mental health issues before contemplating enforcement action; consider applying for an injunction instead of possession action when the resident's vulnerability would make it extremely difficult for them to secure suitable alternative accommodation should we take possession.
- Residents are asked about any communication needs when they attend the tenancy sign up and at other opportunities during their tenancy. Residents can also ask that correspondence is sent to someone who has 'delegated authority' to act on their behalf.

Tenancy management and enforcement

- We will take into account known vulnerability factors in decisions around tenancy management and enforcement.
- For example, when allocating our homes, we will review any information we receive on vulnerability to help us ensure any offer of housing is right for the individual and their family, as a commitment to longer-term tenancy sustainment. We will require confirmation from a medical professional or other support agency of the tenant's circumstances before giving any additional priority due to vulnerability in line with our Allocations Policy.
- All tenants must pay their rent on time. However, we will advise and support those who are struggling to make these payments. We recognise that many vulnerable tenants may have other money problems and difficulties with budgeting; we will refer tenants and/or their carers who approach us for help or who fall into arrears to our Financial Inclusion Officers to ensure the tenant is maximising their income, supported in managing their budget, and has a realistic plan to repay their rent and arrears.
- In managing tenancies and leases, we will consider whether our decision would have an unfair or disproportionate impact on the resident compared with another resident who does not have a protected characteristic. In particular, where possession action is being contemplated, we will consider any legally required pre-action protocols for possession. We will also ensure that pre-action consideration is given to:
 - whether the resident's behaviour, actions or lack of action is related to their vulnerability
 - whether the behaviour is putting the health and safety of others at risk (e.g. neighbours)
 - alternatives to possession action and whether they are suitable
 - whether possession action is justifiable and a proportionate means of achieving a legitimate aim
 - whether the effect on the occupier is outweighed by the advantages of our action.

Other actions

- Where appropriate, officers will seek support from statutory agencies and other external partner support agencies.

How this policy will be monitored

The Resident Services Manager will monitor the attainment of this policy's objectives every six months, and report back to the Assistant Director of Housing Operations.

The following key performance indicators will be monitored:

- Within 10 working days of a vulnerability being identified, a Housing Services Officer will decide which service adjustment, if any, is required.
- Within 10 working days of a vulnerability being identified, any service adjustment decided upon will be in place.
- Rates of tenancy sustainment for vulnerable tenants will be no lower than those for other tenants.
- Eviction rates for vulnerable tenants will be no higher than those for other tenants.
- The rate of conversion from introductory tenancies to secure fixed term tenancies will be no lower for vulnerable tenants than for other tenants.
- The completion of vulnerability assessments will be monitored.

The policy will be reviewed and reissued after three years.

Legal context

Legal duties and regulatory requirements

- Under the Equality Act 2010, Havering may be considered as exercising a public function in the provision of its services and so must "in the exercise of its functions, have due regard to the need to:
 - eliminate discrimination, harassment, victimisation, and any other conduct that is prohibited under this Act.
 - advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it;"
- The protected characteristics are: age, disability, gender re-assignment, marriage & civil partnership, race, religion or belief, sex, and sexual orientation. While we do not necessarily define all people with a protected characteristic as 'vulnerable' for the purposes of this policy, we will give due consideration to any protected characteristics in deciding any enforcement action under the terms of a tenancy or lease to avoid any inadvertent discrimination.
- Havering Housing Services recognises that many other residents can be vulnerable for reasons other than the characteristics protected under the equalities

legislation.

- The Regulator of Social Housing's (RSH) Tenant Involvement and Empowerment Standard requires registered social landlords, including local authorities, to provide choices, information and communication that is appropriate to the diverse needs of tenants and to demonstrate that they understand the different needs of tenants, including in relation to equality and to tenants with vulnerabilities.

Other policies to consult in conjunction with this one

Allocations policy

Tenancy policy

Housing Services Domestic Abuse Policy

Hoarding and Clutter Policy

Repairs policy

Damp and Mould Control Policy

Aids and Adaptations policy

Reasonable Adjustments policy

To learn how the council will respond to anti-social behaviour, please see the *Property and Housing Services Anti-Social Behaviour (ASB) policy 2024*, and in particular section 6, "Vulnerable groups".

Delegated authority to make minor changes to this policy

The Assistant Director of Housing Operations, in consultation with the Director of Housing and Property, will be able to approve minor amendments; i.e. amendments that do not significantly change this policy or associated procedures.

Such amendments will require an assessment by Finance to consider potential financial implications. Any other departments who will be required to implement changes will also be consulted.

Appendix A: Factors in Defining Vulnerability

The categories below do not list every possible factor, as the whole spectrum of who could be regarded as vulnerable at any point in time is wide, but these are the more common factors to take in to consideration when considering a resident's state of vulnerability.

Factor 1

Underlying characteristic (people in these groups may not always require additional support just because of this characteristic)

- Older people (particularly those 75 years or older)
- 16 – 21 year olds
- Disabled people
- Care leavers
- Lone parents under 21 years old
- Refugees or asylum seekers
- Carers
- Families with disabled children
- Ex service personnel
- Those living with a terminal illness

Factor 2

Ability to act, engage and cope (people may lack ability because of having one or more of these factors)

- Learning disability
- Mental illness
- Autism Spectrum Disorder
- Permanently impaired mobility or frailness
- Chronic, debilitating health conditions
- Addiction / serious substance or alcohol abuse
- Low level of literacy
- Low or non-English language skills
- Age related conditions that impact on independent living

Factor 3

Exceptional life event (people may not have factors 1 and 2 but may have recently experienced an exceptional or traumatic event, and so may be vulnerable at this point in time)

- Recent history of street homelessness
- Recently moved from supported accommodation to independent living
- Bereavement following the death of a partner, child, or other close relationship
- Having recently left care as a young person
- Sexual or racist abuse or serious harassment or other hate crime
- Recent experience of domestic violence
- Living in or recently left a refuge or homeless persons hostel
- Recently discharged from hospital or other institutional care
- Periods of sustained physical or mental illness at home
- Multiple debts and unable to meet basic needs e.g. fuel or food poverty
- Pregnant women
- Recently given birth, still born, or miscarried

- Recently released from prison after a custodial sentence
- Families with children excluded from school
- Ex-service personnel returning from area of conflict