



Supporting vulnerable tenants

Helping to sustain tenancies



Overview

Supporting vulnerable tenants to sustain their tenancies is important to ensuring their social, environmental and economic wellbeing. To achieve this, we carry out a range of interventions and initiatives.

Key highlights



- **Tenant-Focused Support:** the use of direct offers through our allocation policy allow us to address the acute needs of vulnerable households, ensuring that tenants live safely in homes suited to their specific circumstances.



- **Working in collaboration with Local Authorities:** Our partnerships with local authorities enables us to address urgent housing needs, and support tenants requiring aids and adaptations to remain in their home. We also work with local authorities to address safeguarding concerns.



- **Money Advice Service and Tenant Hardship Fund –** During 2023/24 tenants benefitted from income maximisation/debt write off in excess of £2million. This was through claiming benefits, challenging unrecoverable debt and debt write off. Of those customers who engaged with money advice for this period none were evicted due to rent arrears.

How do we support vulnerable tenants?

Safeguarding – [Read our annual report here](#) We have seen a slight decrease this year in terms of the number of cases presented (1179 in 2022/23, 1054 in 2023/24.) Our analysis shows that 50 referrals were made and accepted by Statutory Local Authorities and 23 were not.

Our top 3 reasons for safeguarding casework are:

- Self-neglect
- Domestic abuse.
- Emotional and psychological abuse

We continue to promote safeguarding and property condition as everyone's responsibility when visiting our homes and this is reported through Homechecker.

Fire/ Health and Safety Risk – Through our work with our Primary Authority partners, we identify vulnerable tenants at increased risk of fires and refer these to the Local Fire and Rescue Services to complete 'Safe and Well' checks. During these checks the Fire Service give practical advice, guidance and support in providing safety equipment (e.g., vibrating pillows) where necessary.

Heating our homes – We start our attempts to gain access to carry out gas servicing at 10 months to enable time to work with our tenants on issues such as affordability. We refer tenants to our money advice team to clear debts on their meters, maximise their incomes and assist with hardship payments to enable them to heat and maintain their homes.

Supporting tenants as the winter commences – We identified a cohort of tenants that have had recurring damp and mould over several years and there are no structural issues with the property. We are contacting these tenants to discuss our healthy homes study. This involves the tenants undertaking a money advice assessment, agreeing to heat their homes to a minimum of 18 degrees across the winter months and have temperature and humidity sensors fitted. In return we will fund the increase in heating costs, ensure they have maximised their income and we will provide ongoing advice and support – using the sensor information to guide this. The CIH have agreed to support us with the study and the outcome will be used in several ways:

1. It will help to identify factors other than property condition that contribute to damp and mould.
2. It will identify if affordable warmth is factor.
3. It will help to shape our energy efficiency investment programme.
4. CIH are working with the Government and energy companies on a social energy tariff, and this can help inform this work.

Tenant hardship fund – A total of £26,080.93 has been provided to tenants to support with fuel costs, £1,825 issued in food and shopping vouchers and £55,824.53 has been spent on white goods and other items ([link to VFM case study](#)).

Aids and Adaptations

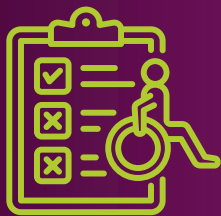
During the 23/24 financial year 264 homes were adapted. These adaptations include bathroom and kitchen upgrades, ramps, stair lifts and other alterations including grab rails etc.

During 24/25 we expect to exceed this volume of adaptations.



c £850k

spent on adapting homes in 22/24



162

of the aids and adaptation were supported with Disabled Facilities Grants

Lettings (Direct Offers) - Between April 2023 and March 2024, we have provided direct offers to 80 vulnerable customers. This demonstrates our commitment to supporting tenants working in partnership with local authorities and statutory services to support tenants fleeing domestic abuse, under occupying, overcrowding, and transitioning from supported accommodation. We aim to create balanced, sustainable communities where tenants can access housing that supports their independence, stability, and wellbeing.

Direct offers – urgent moves	
Access and medical needs	14
Severe overcrowding - damp and mould	12
Preventing homelessness	22
Significant under-occupying	14
Safeguarding - Domestic abuse & violence	17
Safeguarding - Hate crime	1





Case studies

Ms L experienced severe domestic abuse, prompting intervention from our specialist Tenancy Services Team. Due to the life-threatening nature of the abuse, the police issued a Tier 1 notification. Ms L's case was referred to Midland Heart Lettings team, who quickly identified a suitable three-bedroom property for her and her family. This relocation provided a safe environment and critical stability, enabling Ms L and her family to begin rebuilding their lives.

Mr B contacted us after facing challenges with under-occupation charges. The Midland Heart Money Advice Team provided support, helping him secure discretionary housing payments to address his arrears. Our Lettings team identified a smaller, more affordable property aligned with Mr B's housing needs, allowing him to relocate. This move eased his financial burden but also freed up a larger home for a family in need.

Mr H, referred to Midland Heart from Coventry Children's Services, received support from our Independent Living Services to prepare him for independent living. This preparation included guidance on tenant rights and responsibilities, budgeting and accessing education. Mr H received a direct offer through Midland Hearts lettings team for a general needs property. This move provided him with a stable home where he could apply his new skills and confidently manage his tenancy.

What's next?

- **Tenancy Sustainment:** We will encourage and support more households to consider mutual exchanges if they are over-crowded or under-occupying. This is necessary as the number of available re-lets reduce each year (down 30% since 2015/16) and local authorities tighten access to their register or place less priority on over-crowded households compared to other needs, making it harder for our tenants to secure a transfer to a home that better meets their need.
- **Aids and Adaptations:** We know demand for aids and adaptations is increasing and more likely in tenants aged over 50. We expect this demographic to grow as a proportion (now over 50%). It is reasonable to expect demand for adaptations will grow in the future. In preparation for this we are recruiting a new role of Aids and Adaptation co-ordinator alongside a new approach to enable very minor adaptations to be approved and completed as quickly as possible.
- **Health and Well-being:** Cases of domestic abuse and are increasing. We are attending more multi-agency risk assessment conferences than ever before. In Birmingham the frequency of conferences has gone from fortnightly to daily. We will recruit a Domestic Abuse Case Officer who will co-ordinate our involvement in MARAC's and link this to the work of our housing options team. More broadly we will continue to develop and strengthen partnerships with health and social care agencies.
- **Money advice and hardship interventions:** We will continue to promote these services to encourage general awareness and take-up. There will be an emphasis on encouraging our ethnically diverse tenants to access this help sooner.



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