

CLYDESDALE HOUSING ASSOCIATION LIMITED

Policy: Tenancy Sustainment Policy

Date: 25th March 2026

Lead Officer: Housing Manager

Review Date: March 2029

Regulatory Standards:

Standard 3 The RSL manages its resources to ensure its financial well-being, while maintaining rents at a level that tenants can afford to pay.

Guidance 3.1 The RSL has effective financial and treasury management controls and procedures, to achieve the right balance between costs and outcomes, and control costs effectively. The RSL ensures security of assets, the proper use of public and private funds, and access to sufficient liquidity at all times.

3.2 The governing body fully understands the implications of the treasury management strategy it adopts, ensures this is in the best interests of the RSL and that it understands the associated risks.

3.3 The RSL has a robust business planning and control framework and effective systems to monitor and accurately report delivery of its plans. Risks to the delivery of financial plans are identified and managed effectively. The RSL considers sufficiently the financial implications of risks to the delivery of plans.

3.4 The governing body ensures financial forecasts are based on appropriate and reasonable assumptions and information, including information about what tenants can afford to pay and feedback from consultation with tenants on rent increases.

3.5 The RSL monitors, reports on and complies with any covenants it has agreed with funders. The governing body assesses the risks of these not being complied with and takes appropriate action to mitigate and manage them.

3.6 The governing body ensures that employee salaries, benefits and its pension offerings are at a level that is sufficient to ensure the appropriate quality of staff to run the organisation successfully, but which is affordable and not more than is necessary for this purpose.

3.7 The governing body ensures the RSL provides accurate and timely statutory and regulatory financial returns to the Scottish Housing Regulator. The governing body assures itself that it has evidence the data is accurate before signing it off

Clydesdale Housing Association will provide this strategy policy on request at no cost, in large print, in Braille, in audio or other non-written format, and in a variety of languages.

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1. Introduction

1.1 Statement of Objectives

The Tenancy Sustainment Policy aims to ensure that the Association provides an effective housing operations service that complies with its landlord obligations in respect of tenancy sustainment.

The Policy has been developed in line with our Vision and Core Values which are:

“Our Vision:

Quality homes and excellent services for today and the future”

“Delivered through these Common Values

- *starting at the point of service delivery, we listen and learn from customers. We use this learning to improve how we work and achieve excellence*
- *we encourage leadership and teamwork to identify and share progressive ideas*
- *we value our people’s commitment and support their enthusiasm in achieving success”*

The Tenancy Sustainment Policy supports the following specific Business Objectives:

- 1) Our People
- 2) Community Engagement
- 3) Quality of Home
- 4) VFM
- 5) Digital Strategy

Our specific policy objectives include minimising tenancy breakdown, preventing homelessness and promoting stable and sustainable communities through:

- Prevention – ensuring that prior to and from the commencement of any tenancy, steps are taken to identify issues which could affect tenancy sustainment;
- Tenancy Support – liaising with and signposting to appropriate agencies to ensure that individually tailored support is provided where required throughout a tenancy, catering for the changing needs of household members; and
- Partnership Working – establishing partnership arrangements with agencies, especially local authorities, who are able to assist in sustaining tenancies where appropriate.

1.2 Compliance with Regulatory Standards

In terms of the Scottish Social Housing Charter, the Scottish Housing Regulator has identified a number of key indicators relevant to tenancy sustainment which it will measure landlord performance, including the following:

- Housing options – people looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them, tenants and people on housing lists can review their housing options, and people at risk of losing their homes get advice on preventing homelessness.
- Access to social housing – people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and their prospects of being housed.
- Tenancy sustainment – tenants get the information they need on how to obtain support to remain in their home and ensure suitable support is available, including services provided directly by the landlord and by other organisation.;
- Homeless people – homeless people get prompt and easy access to help and advice are provided with suitable, good-quality temporary or emergency accommodation when this is needed, and are offered continuing support to help them get and keep the home they are entitled to.
- Value for money – tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

1.3 Expected Outcomes

Key outcomes of operating an effective Tenancy Sustainment Policy include:

- minimising tenancy breakdowns, such as abandoned tenancies and evictions;
- preventing homelessness;
- promoting stable and sustainable communities; and
- minimising void levels, void rent loss and associated void costs.

1.4 Informing and Involving Stakeholders

We will promote our Tenancy Sustainment Policy through our newsletter and website and leaflets. Where we plan to make significant changes to the policy, we will consult with our Clydesdale Registered Tenants Organisation and with our broader tenant base through our newsletter and website.

1.5 Legislation and Best Practice

We will comply with all relevant legislation and associated regulations, including: The Housing (Scotland) Act 1987, 2001, 2010 and 2014

The Homelessness etc. (Scotland) Act 2003
The Welfare Reform Act 2012; and
The Scottish Social Housing Charter.
The Equality Act 2010
The Domestic Abuse (Scotland) Act 2018

Common law, statute and the contractual obligations within our tenancy agreement set out our responsibilities as landlord and those of our tenants.

1.6 Associated Policies

Our Tenancy Sustainment Policy is consistent with our:

- Business Plan;
- Housing Allocation Policies;
- Arrears Policy;
- Tenancy Management
- Domestic Abuse
- Risk Management Strategy

1.6.1 Equalities

In the application of this policy, the Association will not discriminate on the grounds of Age, Disability, Gender reassignment, Marriage and civil partnership, Pregnancy and maternity, Race, Religion or belief, Sex, Sexual orientation

2. Key Principles

2.1 Allocating tenancies

We let houses in a way that gives reasonable preference to those in greatest housing need, makes best use of available stock, maximises choice and helps sustain communities. We seek to promote housing options for applicants through working collaboratively with local authorities and other social landlords, through participation in South Lanarkshire Councils' Common Housing Registers.

The Tenancy Sustainment Policy seeks to promote sustainability of tenancies and as such assist with the sustainability of communities. However the provision of a tenancy is not in itself sufficient to make a tenancy successful and there are other factors to consider so that once a tenancy starts it does not fail.

2.2 Roles and responsibilities

Every tenant is responsible for managing their tenancy and complying with their tenancy conditions. However we have a role to play in identifying tenants or households with particular needs or who may otherwise be vulnerable, and to refer them to a relevant external agency for appropriate advice and assistance.

Such referrals will be made where, in the professional opinion of Association staff, a tenant or household has particular needs or may otherwise be considered vulnerable and where this may potentially affect their ability to sustain their tenancy.

2.3 Failed tenancies

We consider that a failed tenancy is one that ends by eviction, abandonment or where early tenancy termination occurs (i.e. a tenancy which lasts less than 12 months). A tenancy which falls into this category can incur substantial additional costs for the Association including rent loss (through void period and possible former tenant arrears), cost of re-let repairs (including possible rechargeable repairs), staff resources associated with the lettings procedure and in some cases legal costs.

Research shows that there are a number of reasons why tenancies typically fail and listed below are the most common reasons:

- anti social behaviour by others;
- drug or alcohol addiction problems;
- mental health issues;
- domestic abuse;
- leaving care;
- learning difficulties;
- poverty;
- fuel poverty;
- extreme youth or immaturity;
- no established local networks (particularly for new immigrants); and
- families with support needs
- first tenancy – lack of experience in running a home

2.4 Minimising tenancy failures

In an effort to minimise tenancy failures, we will seek to develop pre tenancy, during tenancy and post tenancy measures to assist us in identifying tenants at most risk of abandoning their tenancies or developing problem tenancies.

We will seek to:

- participate in Common Housing Registers, Mutual Exchange and Local Lettings Initiatives, where appropriate, to maximise choice of housing options;
- at the commencement of a tenancy, give as much information as reasonably possible on tenancy sustainment and address any areas of concern the new tenant may have;
- engage with external agencies re support needs/packages;
- refer new tenants with limited or no resources to furniture initiative projects who may be able to provide a basic furniture pack;
- ensure that the applicant is aware of all their responsibilities as a tenant and the contact details for their Housing Officer;

- carry out a settling in visit within 6 weeks of the date of entry to review any tenancy issues or support needs;
- identify any possible changes in support needs required to sustain a tenancy – such as addressing referrals for medical adaptations;
- maintain regular, personal and sustained contact with ‘at risk’ householders; and
- work in partnership with specialist support agencies who work with vulnerable client groups and the statutory authorities.
- In cases of domestic abuse, ensure an ‘Ask and Act’ approach is adopted to work with tenants and liaise support agencies to assist victim retaining the tenancy if that is what they wish.

2.5 Households at risk of tenancy failure

Particular household types may need help or assistance at times in order to sustain their tenancies, including:

- households who have previously been homeless;
- those with learning difficulties, mental health issues, or personality disorders;
- older people with support needs;
- those with alcohol and/ or drug use issues;
- young parents;
- people who have suffered previously from domestic abuse or other types of violence;
- households suffering from either racial and non-racial harassment;
- ex- offenders;
- those with disabilities who may or may not have support needs;
- households with histories of financial exclusion or multiple debts;
- young people setting up home for the first time – particularly those leaving care; and
- families with support needs.

Next review

We will review the Tenancy Sustainment Policy every three years or sooner if required by statutory, regulatory or best practice requirements.

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| Approved by the Committee of Management on: | |
| Signed: Secretary/Chairperson | Signed: Chief Executive/Senior Staff Member |