



Freebridge
COMMUNITY HOUSING

**BUILDING BETTER
FUTURES:
TENANCY
SUSTAINMENT PLAN**

Freebridge
COMMUNITY HOUSING

EXECUTIVE SUMMARY

Our current Corporate Strategy, 'Building Better Futures' is our commitment to delivering our unwavering mission of to be a top performing Housing Association (as measured by our customers, colleagues and stakeholders) that improves the quality of life for our customers and our communities. With homes rather than housing mattering more now than ever we are committed to helping West Norfolk residents access the quality homes and opportunities they deserve.

Within the strategy we seek to 'Create Homes, Communities and Local Spaces to be proud of', in many ways not least through focusing on preventing tenancy breakdowns and

homelessness. We understand that tenancies can sometimes be difficult to maintain, and that some of our customers require additional support or to develop new skills to make a success of this. We are committed to doing all that we reasonably and practically can to ensure as many tenancies are sustained as possible, with all interventions intended to resolve problems rather than take away a customer's home.

When tenancies do become at risk, we will work with partners to ensure the provision of relevant additional support wherever possible. When enforcement action does become necessary, we will endeavour to take the least punitive action that we can to achieve a resolution.

This Tenancy Sustainment Plan delivers our commitment to taking an active role in both alleviating and preventing homelessness in King's Lynn and West Norfolk.

WHERE WE WANT TO BE

We recognise the devastating impact that homelessness can have and strongly support Crisis's view that; 'everyone should have a safe, stable place to live'. We have set ourselves an ambitious target to half our rate of evictions from 2021 to 2026, with a 10% reduction within the first year - 2021/22.

In delivering this Plan, we are striving to:

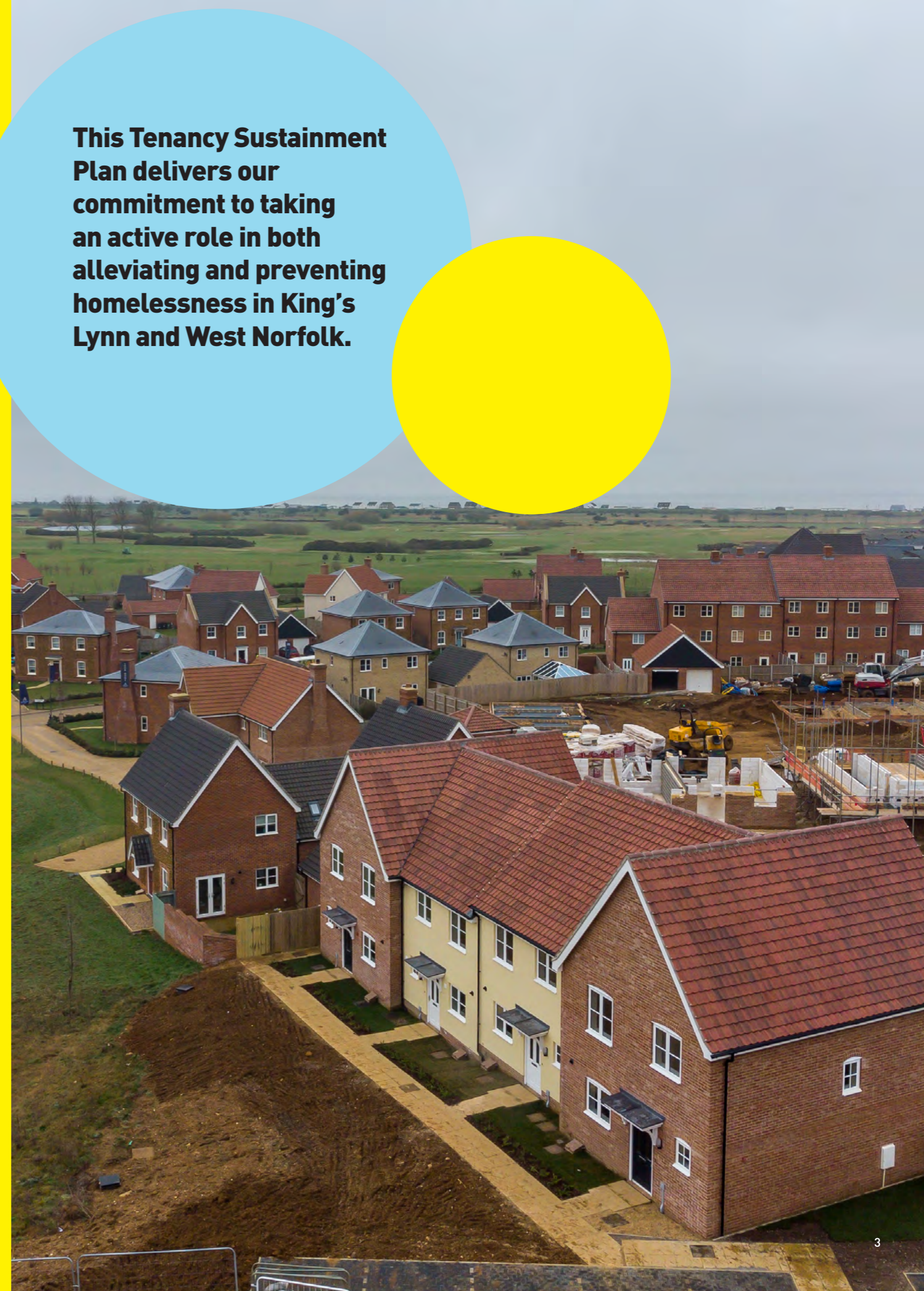
- Ensure that every new tenancy has the best possible start;
- Minimise the number of tenancy failures;
- Reduce property turn over and the associated costs to the organisation;
- Support customers to live safe, fulfilled lives;
- Empower customers to take responsibility for maintaining their tenancy;
- Support sustainable communities.

Our Plan seeks to address a customer's complete pathway from entering our housing right through to the support we will provide should that tenancy not be sustained, in preparation for another tenancy in future, in a 5 point plan.

We will measure the success of our plan and the interventions we make through headline key performance indicators, such as:

- The number of empty properties as a % of the total stock;
- Our social housing cost per unit; and
- Our Gross Rent arrears as a percentage of all rent due

In addition, we will seek to understand the impact on individual customers' lives through their lived experiences of our services.



OUR FIVE POINT PLAN IN SUMMARY



1

UNIVERSAL SUSTAINMENT

- a) Provide equality of access to our accommodation to house as many people as possible via our Allocations and Lettings Policy.
- b) Ensure every tenancy gets off to the best possible start, by working with customers to identify and address any unmet support needs.
- c) Develop relationships with partner agencies to provide a broad range of advice and guidance.
- d) Provide a fair and transparent framework so that customers understand their rights and obligations relating to their tenancy, via our housing related policies.

2

TARGETED SUSTAINMENT

- a) Train colleagues to identify the earliest signs of tenancy failure, and provide the tools and frameworks for referral.
- b) Actively promote our offer of support so that customers can self-refer before problems escalate.
- c) Work closely with partners to provide specific and tailored interventions in a multi-disciplined manner.

3

CRISIS PREVENTION AND RELIEF

- a) Develop a strong safeguarding culture throughout the organisation
- b) Maintain a Commitment to Refer customers at risk to the Local Authority for specialist intervention
- c) Adopt a flexible approach to relocating customers currently living in accommodation or neighbourhoods that do not support them to sustain their tenancy.

RECOVERY

4

- a) Take a person centred approach to debt recovery, addressing the specific circumstances relevant to each customer
- b) Support financial recovery through ongoing provision of money management and budgeting advice
- c) Provide ongoing access to housing related support even when an immediate crisis has been resolved

5

MOVE ON

- a) Provide a mechanism for 'Safe Surrender' when all efforts in sustaining a tenancy have been exhausted
- b) Support partners to provide alternative housing options for those leaving our accommodation
- c) Adopt a flexible approach to former debt recovery
- d) Operate an inclusive Allocations and Lettings Policy, which does not automatically bar those with previous tenancy failure from further accommodation



THE FIVE POINT PLAN IN MORE DETAIL

UNIVERSAL SUSTAINMENT

1a. Provide equality of access to our accommodation to house as many people as possible via our Allocations and Lettings Policy.

We will do this by:

- ✔ **Annually reviewing our Allocations and Lettings Policy** to ensure that it continues to meet the needs of the community in King's Lynn & West Norfolk.
- ✔ **Developing a protocol with HomeChoice and our local Home Improvement Agency Care & Repair** to better support customers with physical disabilities to access appropriate accommodation that suits their needs.
- ✔ **Supporting an 'all in' approach to nomination assessment** in which potential tenancy risk factors are addressed with solutions such as offers of support or alternative accommodation offers, rather than becoming barriers to housing.
- ✔ **Carrying out an annual review of all nomination refusals** to identify opportunities to improve our offer to customers.

What we already do:

- ✔ **Maintain a close working relationship with West Norfolk Home Choice** to facilitate operation of the local housing register.
- ✔ **Access grant funding to provide alternative products for customers** such as rent to buy and shared ownership.
- ✔ **Work with a range of other charities** to provide access to accommodation that meets more specific needs.

1b. Ensure every tenancy gets off to the best possible start, by working with customers to identify and address any unmet support needs.

We will do this by:

- ✔ **Further developing our Pre Tenancy Process** to identify as many possible indicators of future tenancy failure.
- ✔ **Building upon our Tenancy Support Service** to allow faster referrals to partner agencies for intensive support where required, from the very start of a tenancy.
- ✔ **Maintaining a consistent regime of New Tenancy Checks** to identify any early indications of concern.
- ✔ **Investigating the benefits of Pre Tenancy training and/or guidance materials** to engage and advise potential tenants on the housing waiting list.

What we already do:

- ✔ **Provide a holistic approach to Tenancy Sustainability** through a multi-disciplinary and detailed pre tenancy assessment.
- ✔ **Maintain a strong focus on Universal Credit claimants** to deliver intensive support with new claims via our face-to-face advice service.

1c. Develop relationships with partner agencies to provide a broad range of support, advice and guidance.

We will do this by:

- ✓ Developing a Money Advice Referral Protocol with local partners the Money Advice Hub.
- ✓ Building a stronger online library resource of support, advice and guidance to allow digital access for customers unable to access face-to-face services.
- ✓ Maintaining a programme of welfare benefit campaigns to raise awareness and maximise income.
- ✓ Investigating partnerships, which facilitate access to furniture and white goods packages to enable customers to turn properties into homes.

What we already do:

- ✓ Facilitate Verification Framework training for all Income colleagues to allow the provision of direct practical support to customers in submitting Housing Benefit claims.
- ✓ Provide a telecare alarm service monitored 24/7 for residents of sheltered scheme accommodation to support independent living.
- ✓ Coordinate the West Norfolk Universal Credit Professionals Network to support partner agencies in the development of universal credit technical knowledge.
- ✓ Maintain strong working relationships with local DWP colleagues to allow professional challenge on behalf of customers.



1d. Provide a fair and transparent framework so that customers understand their rights and obligations relating to their tenancy.

We will do this by:

- ✓ Reviewing our Tenancy Policy to assess whether our use of Fixed Term Tenancies still achieves the original objectives and supports sustainability.
- ✓ Developing our Customer Charter to make clear what customers can expect from us as a landlord.
- ✓ Actively promote our Complaints and Appeals Processes to enable customers to challenge and seek redress when they feel that we have not performed well enough.
- ✓ Annually reviewing all enforcement action to understand the root causes leading to tenancy action and to identify improvements to our policies and procedures, which better support sustainability.
- ✓ Involving customers in the review of key policies to incorporate lived experience and better understand what is important to customers in how we support sustainment.

What we already do:

- ✓ Provide a thorough overview of the key rights and responsibilities to all new customers as part of the tenancy sign up process.
- ✓ Maintain a wide range of payment options for customers to enable them to meet their rent obligation.

TARGETED SUSTAINMENT

2a. Train colleagues to identify the earliest signs of tenancy failure, and provide the tools and frameworks for referral.

We will do this by:

- ✓ Annually reviewing and analysing our data to build a profile of those customers requiring additional support or with unmet needs where tenancies struggle.
- ✓ Developing a framework of multiple early warning triggers and train all front line colleagues to recognise and intervene at the earliest stage possible.
- ✓ Continuing to promote our 'Something Not Quite Right' scheme as a mechanism for referral.
- ✓ Working with our key contractors to develop their safeguarding awareness.
- ✓ Training our colleagues in Trauma Informed Practise concepts so that we are alert to potential sustainability concerns.
- ✓ Funding specialist tools such as Entitled To and Housing Systems for colleagues to be able to deliver expert advice to customers on welfare benefit entitlement and budgeting.

What we already do:

- ✓ Maintain a strong safeguarding awareness amongst front line colleagues through campaigns and briefings.
- ✓ Provide regular safeguarding training for all appropriate colleagues.
- ✓ Maintain specialist domestic abuse, hate crime and hoarding specialisms within our tenancy services.

2b. Actively promote our offer of support so that customers can self-refer before problems escalate.

We will do this by:

- ✓ Developing a targeted campaign to engage our hard to reach customers with our offer of support.
- ✓ Working with our Tenant Panel to develop appropriate messaging and branding to support service uptake.
- ✓ Reviewing our social media presence to support self-service wherever suitable.
- ✓ Actively promoting the independent services of partners such as the Citizens Advice Bureau, Shelter and the Money Advice Hub.

What we already do:

- ✓ Use video media to communicate important messages regarding benefit entitlement.
- ✓ Provide advice, guidance and information via our website regarding benefit entitlement, income maximisation and tenancy support.

2c. Work closely with partners to provide specific and tailored interventions in a multi-disciplined manner.

We will do this by:

- ✓ Partnering with other landlords to facilitate access to training where individual tenancy skill gaps are identified.
- ✓ Embedding the Early Help principles and discipline of multi-agency meetings within our procedures, to work collaboratively with other organisations in providing support.
- ✓ Maintaining specialist knowledge of Universal Credit entitlement to support customers with complex circumstances.
- ✓ Developing a Money Advice Referral Protocol with local partners the Money Advice Hub.

What we already do:

- ✓ Provide technical support with Discretionary Housing Payment applications to assist customers in financial hardship.
- ✓ Invest in our Hardship Fund to support customers in difficulty, preventing or alleviating financial crisis.
- ✓ Work closely with Shelter to provide independent advice and advocacy for customers.

CRISIS PREVENTION AND RELIEF

3a. Develop a strong safeguarding culture throughout the organisation.

We will do this by:

- ✔ Continuing to promote our 'Something Not Quite Right' scheme as a mechanism for referral.
- ✔ Working with our key contractors to develop their safeguarding awareness.
- ✔ Training our colleagues in Trauma Informed Practise concepts so that we are alert to potential sustainability concerns.
- ✔ Develop our services for victims of Domestic Abuse to work closer with partner support agencies

What we already do:

- ✔ Provide clear leadership around safeguarding through the Designated Safeguarding Officer responsibilities.
- ✔ Invest in regular training to ensure all front line staff are alert to signs of abuse and neglect.

3b. Maintain a Commitment to Refer customers at risk to the Local Authority for specialist intervention.

We will do this by:

- ✔ Regularly refreshing training on the Commitment to Refer with all relevant frontline staff.
- ✔ Reviewing relevant policies and procedures to ensure this commitment is embedded in all that we do.
- ✔ Providing access to information and raise awareness with customers about the Commitment to Refer to self-refer or refer others within the community.

What we already do:

- ✔ Review all possession action prior to proceeding with consideration for the Commitment.



3c. Adopt a flexible approach to relocating customers currently living in accommodation or neighbourhoods that do not support them to sustain their tenancy.

We will do this by:

- ✔ Reviewing our relevant policies and procedures to remove barriers to rehousing in suitable cases.
- ✔ Partnering with other local providers to enable movement between landlords where the move is believed to benefit tenancy sustainment.

What we already do:

- ✔ Support rehousing for customers in rent arrears where a move to alternative accommodation would be financially beneficial.

RECOVERY

4a. Take a person centred approach to debt recovery, addressing the specific circumstances relevant to each customer.

We will do this by:

- ✓ Removing all standard correspondence from our processes, using our customer service methodology to provide the tools for colleagues to personalise all interactions.
- ✓ Developing our application of customer profiling and insight to tailor correspondence and interventions appropriately.
- ✓ Piloting our own Debt Respite Scheme, which expands beyond the legislative requirements.
- ✓ Reviewing our approach to the write off of debt in appropriate circumstances.
- ✓ Strengthening our Income Management & Maximisation Policy and procedures to make clear our commitment to never seek possession of homes on mandatory grounds, or where customers are engaging with us about repayment of arrears.

What we already do:

- ✓ Value face-to-face or telephone communication with customers wherever possible.
- ✓ Negotiate personalised repayment plans evidenced through robust financial statements.

4b. Support financial recovery through ongoing provision of money management and budgeting advice.

We will do this by:

- ✓ Developing a Money Advice Referral Protocol with local partners the Money Advice Hub.
- ✓ Building a stronger online library resource of support, advice and guidance to allow digital access for customers unable to access face-to-face services.

What we already do:

- ✓ Support customers to access online self-help tools for basic money management and budgeting advice.
- ✓ Train Income colleagues in the use of financial statements and budgeting tools.

4c. Provide ongoing access to housing related support even when an immediate crisis has been resolved.

We will do this by:

- ✓ Working closely with Local Partners to refer customers in need of housing related support in a timely manner, and in ensuring effective working relationships to provide holistic support.
- ✓ Developing our processes and systems for improved visibility of customers accessing housing related support.

What we already do:

- ✓ Work closely with Shelter to provide independent advice and advocacy for customers.

MOVE ON

5a. Provide a mechanism for 'Safe Surrender' when all efforts in sustaining a tenancy have been exhausted.

We will do this by:

- ✓ Developing a protocol with the Local Authority to enable the safe surrender of a tenancy, which does not impact on future housing options.

What we already do:

- ✓ Take a flexible approach to rehousing customers with a history of failed tenancies.

5b. Support partners to provide alternative housing options for those leaving our accommodation.

We will do this by:

- ✓ Reviewing our procedures regarding tenancy surrender to enable seamless movement into alternative accommodation where necessary.
- ✓ Work with existing partners the Purfleet Trust to enable movement from general needs to more supported accommodation in order to prevent homelessness.

What we already do:

- ✓ Work with a range of other charities to provide access to accommodation that meets more specific needs.

5c. Adopt a flexible approach to former debt recovery.

We will do this by:

- ✓ Piloting our own Debt Respite Scheme, which provides an opportunity for customers to improve their circumstances following tenancy failure.
- ✓ Reviewing our approach to the write off of debt in appropriate circumstances.

What we already do:

- ✓ Negotiate personalised repayment plans evidenced through robust financial statements.

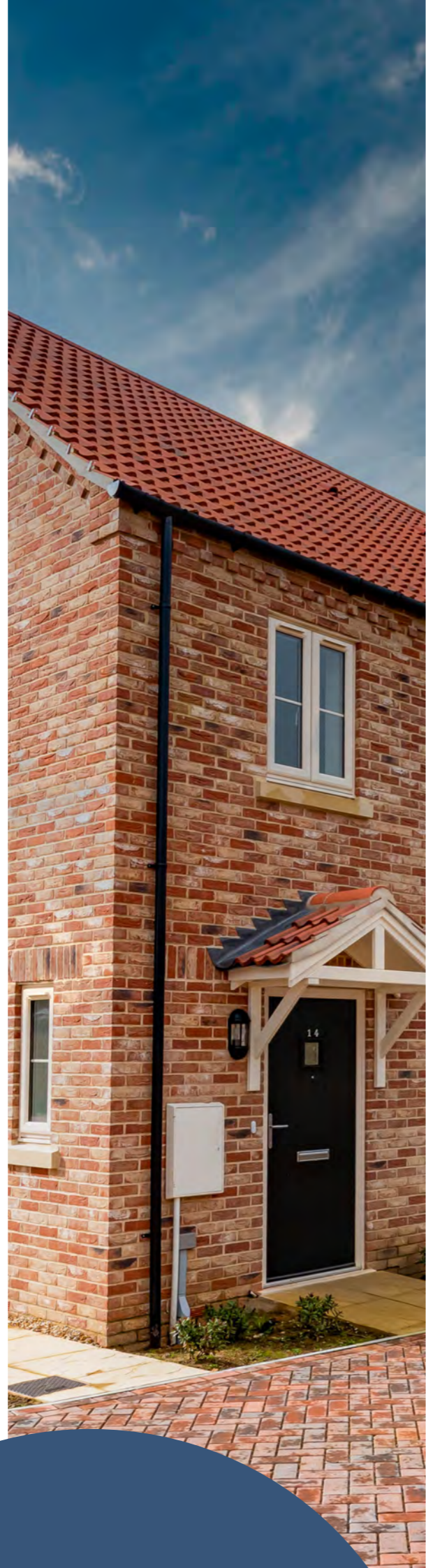
5d. Operate an inclusive Allocations and Lettings Policy, which does not automatically bar those with previous tenancy failure from further accommodation.

We will do this by:

- ✓ Reviewing our Allocations and Lettings Policy and assessment procedures to support an 'all in' approach, where potential tenancy risk factors are addressed with solutions such as offers of support or alternative accommodation offers, rather than becoming barriers to housing.
- ✓ Work closely with West Norfolk HomeChoice on complex cases to support 'Direct Lets' via the housing register, which maximise the chances of tenancy sustainment.

What we already do:

- ✓ Take a flexible approach to rehousing customers with a history of failed tenancies.



ACTION PLAN

		2021-22			2022-23				2023	2024	2025	Lead
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	- 2024	- 2025	- 2026	
Policies & Procedures												
1a	Annually reviewing our Allocations and Lettings Policy to ensure that it continues to meet the needs of the community in King's Lynn & West Norfolk.			X				X	X	X	X	Housing Operations Manager
1a + 5d	Supporting an 'all in' approach to nomination assessment in which potential tenancy risk factors are addressed with solutions such as offers of support or alternative accommodation offers, rather than becoming barriers to housing			X								Housing Operations Manager
1b	Further developing our Pre Tenancy Process to identify as many possible indicators of future tenancy failure		X									Housing Operations Manager & Community Safety Manager
1b	Building upon our Tenancy Support Service to allow faster referrals to partner agencies for intensive support where required, from the very start of a tenancy			X								Community Safety Manager
1b	Maintaining a consistent regime of New Tenancy Checks to identify any early indications of concern	X										Housing Operations Manager
1d	Reviewing our Tenancy Policy to assess whether our use of Fixed Term Tenancies still achieves the original objectives and supports sustainability				X							Housing Operations Manager
1d	Developing our Customer Charter to make clear what customers can expect from us as a landlord			X								Director of Customer and Communities
1d	Involving customers in the review of key policies to incorporate lived experience and better understand what is important to customers in how we support sustainment			X				X	X	X	X	Director of Customer and Communities
2c	Embedding the Early Help principles and discipline of multi-agency meetings within our procedures, to work collaboratively with other organisations in providing support		X									Community Safety Manager
3b	Reviewing relevant policies and procedures to ensure the Commitment to Refer is embedded in all that we do	X										Housing Operations Manager & Community Safety Manager
3c	Reviewing our relevant policies and procedures to remove barriers to rehousing in suitable cases	X										Housing Operations Manager & Community Safety Manager
4a	Removing all standard correspondence from our processes, using our customer service methodology to provide the tools for colleagues to personalise all interactions			X								Housing Operations Manager & Community Safety Manager
4a + 5c	Reviewing our approach to the write off of debt in appropriate circumstances				X							Housing Operations Manager
4c	Developing our processes and systems for improved visibility of customers accessing housing related support					X						Housing Operations Manager
5b	Reviewing our procedures regarding tenancy surrender to enable seamless movement into alternative accommodation where necessary		X									Community Safety Manager
Insight & Profiling												
1a	Carrying out an annual review of all nomination refusals to identify opportunities to improve our offer to customers	X			X				X	X	X	Housing Operations Manager
1d	Annually reviewing all enforcement action to understand the root causes leading to tenancy action and to identify improvements to our policies and procedures which better support sustainability			X				X				Housing Operations Manager & Community Safety Manager
2a	Annually reviewing and analysing our data to build a profile of those customers requiring additional support or with unmet needs where tenancies struggle				X							Housing Operations Manager & Community Safety Manager

		2021-22			2022-23				2023	2024	2025	Lead
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	- 2024	- 2025	- 2026	
Insight & Profiling												
2a	Developing a framework of multiple early warning triggers and train all front line colleagues to recognise and intervene at the earliest stage possible					X						Housing Operations Manager & Community Safety Manager
4a	Developing our application of customer profiling and insight to tailor correspondence and interventions appropriately						X					Housing Operations Manager & Community Safety Manager
4a	Strengthening our Income Management & Maximisation Policy and procedures to make clear our commitment to never seek possession of homes on mandatory grounds, or where customers are engaging with us about repayment of arrears	X										Housing Operations Manager
Protocols/MOU												
1a	Developing a protocol with HomeChoice and our local Home Improvement Agency Care & Repair to better support customers with physical disabilities to access appropriate accommodation that suits their needs				X							Housing Operations Manager
1c + 2c + 4b	Developing a Money Advice Referral Protocol with local partners the Money Advice Hub			X								Housing Operations Manager
3a	Develop our services for victims of Domestic Abuse to work closer with partner support agencies					X						Community Safety Manager
3c	Partnering with other local providers to enable movement between landlords where the move is believed to benefit tenancy sustainment				X							Director of Customer and Communities
4c	Working closely with Local Partners to refer customers in need of housing related support in a timely manner, and in ensuring effective working relationships to provide holistic support		X									Community Safety Manager
5a	Developing a protocol with the Local Authority to enable the safe surrender of a tenancy, which does not impact on future housing options			X								Community Safety Manager
5b	Work with existing partners the Purfleet Trust to enable movement from general needs to more supported accommodation in order to prevent homelessness			X								Housing Operations Manager
5d	Work closely with West Norfolk HomeChoice on complex cases to support 'Direct Lets' via the housing register, which maximise the chances of tenancy sustainment		X									Housing Operations Manager
Training												
1b	Investigating the benefits of Pre Tenancy training and/or guidance materials to engage and advise potential tenants on the housing waiting list				X							Director of Customer and Communities
2a + 3a	Training our colleagues in Trauma Informed Practise concepts so that we are alert to potential sustainability concerns					X						Director of Customer and Communities
3b	Regularly refreshing training on the Commitment to Refer with all relevant frontline staff	X			X							Housing Operations Manager & Community Safety Manager
Information, resources and guidance												
1c + 4b	Building a stronger online library resource of support, advice and guidance to allow digital access for customers unable to access face to face services			X								Housing Operations Manager & Community Safety Manager
1c	Maintaining a programme of welfare benefit campaigns to raise awareness and maximise income		X			X		X	X	X		Housing Operations Manager
1d	Actively promote our Complaints and Appeals Processes to enable customers to challenge and seek redress when they feel that we have not performed well enough			X				X	X	X		Director of Customer and Communities
2a + 3a	Continuing to promote our 'Something Not Quite Right' scheme as a mechanism for referral	X	X	X	X	X	X	X	X	X		Community Safety Manager
2a	Funding specialist tools such as Entitled To and Housing Systems for colleagues to be able to deliver expert advice to customers on welfare benefit entitlement and budgeting		X									Housing Operations Manager

		2021-22			2022-23				2023	2024	2025	Lead
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	- 2024	- 2025	- 2026	
Information, resources and guidance												
2a +	Working with our key contractors to develop their safeguarding awareness			X				X	X	X	X	Community Safety Manager
3a												
2b	Developing a targeted campaign to engage our hard to reach customers with our offer of support					X						Community Safety Manager
2b	Working with our Tenant Panel to develop appropriate messaging and branding to support service uptake			X								Community Safety Manager
2b	Reviewing our social media presence to support self-service wherever suitable			X								Community Safety Manager
2b	Actively promoting the independent services of partners such as the Citizens Advice Bureau, Shelter and the Money Advice Hub	X	X	X	X	X	X	X	X	X	X	Housing Operations Manager
2c	Maintaining specialist knowledge of Universal Credit entitlement to support customers with complex circumstances				X							Housing Operations Manager
3b	Providing access to information and raise awareness with customers about the Commitment to Refer to self-refer or refer others within the community	X	X	X	X	X	X	X	X	X	X	Housing Operations Manager
New Services or Initiatives												
1c	Investigating partnerships, which facilitate access to furniture and white goods packages to enable customers to turn properties into homes			X								Community Safety Manager
2c	Partnering with other landlords to facilitate access to training where individual tenancy skill gaps are identified				X							Director of Customer and Communities
4a +	Piloting our own Debt Respite Scheme, which expands beyond the legislative requirements		X									Housing Operations Manager
5c												
Review												
	Carry out an annual review and publish a report into sustainment activities and the outcomes and benefits achieved via the plan				X				X	X	X	Housing Operations Manager & Community Safety Manager

REVIEW

Progress against our action plan will be reviewed operationally on a monthly basis, with updates on initiatives shared with our involved customers and partners as relevant. The plan will have a formal review every year which details progress towards all actions, as well as the outcomes and results achieved.

