

Title of policy:	Vulnerability, Protected characteristics, and Reasonable Adjustments Policy
Version:	1
Purpose:	To ensure that all customers have fair and equitable access to services. To set out our approach to making reasonable adjustments to enable this.
Developed:	May 2026
Next review:	May 2028
By:	Director of Housing

1. Purpose

North Star is committed to providing services that meet the specific needs and circumstances of our customers. We aim to ensure that every customer has equal access to our services. and we will make reasonable adjustments to enable this.

2 Definitions

Vulnerability: *“A dynamic state which arises from a combination of personal circumstances and characteristics. If effective reasonable adjustments have been put in place, the **vulnerability may be reduced**”.* Outlined further in Section Five of this policy.

Protected Characteristics: *“As defined in the Equalities Act 2010. There is a legal duty to advance equality of opportunity between persons who share a relevant protected **characteristic and persons who do not share it**”.* Outlined further in Section Two of this policy.

Reasonable Adjustments: *“As a provider of services we have a duty to make reasonable adjustments to ensure that people with protected characteristics can access or use our services. However, we accept that many other tenants can be vulnerable for reasons other than the characteristics protected under the equalities legislation, and this policy sets out our approach.*

2. Key Legislation, Regulation and Best Practice reflected in this policy

The Equality Act 2010

North Star has a duty under the Equality Act 2010 to “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 reassignment
- Marriage and civil partnership
- Pregnancy and maternity
- Race

- Religion/belief
- Sex
- Sexual orientation

As a provider of services, we have a duty to ensure that we make reasonable adjustments to ensure that people with protected characteristics can access or use our services.

However, we accept that many other tenants can be vulnerable for reasons other than the characteristics protected under the equalities legislation, and this policy sets out our approach.

The Mental Capacity Act 2005

For those tenants lacking mental capacity, in line with the Mental Capacity Act 2005, we will liaise with those who have a legal authority to act on their behalf. That may be a representative who has:

- Lasting Power of Attorney
- Deputyship Order from the Court of Protection
- Litigation friend appointed in Court proceedings.
- Appointee ship appointed by the DWP.

Regulation

The Social Housing Regulator's Transparency, Influence and Accountability Standard **requires registered providers to “treat all tenants with fairness and respect” and “must use relevant information and data to a) understand the diverse needs of tenants, including those arising from protected characteristics, language barriers, and additional support needs; and b) assess whether all tenants have fair access to, and equitable outcomes of, housing and landlord services”.**

The Housing Ombudsman

The Housing Ombudsman Complaints Handling Code 2024 states that landlords should **“comply with the Equality Act 2010 and may need to adapt normal policies, procedures, or processes to accommodate an individual’s needs.** The 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”.**

Landlords must satisfy themselves that their policy sets out how they will respond to **reasonable adjustment requests”.** North Stars policy sets this out.

Other relevant Legislation

- Landlord and Tenant Act 1985
- Housing Act 2004
- Data Protection Act 2018
- GDPR 2016
- Human Rights Act 1998
- Social Housing (Regulation) Act 2023

Related Policies

- Safeguarding Adults Procedure
- Safeguarding Children and Young People Procedure
- Health & Safety Policy
- Lone Working Policy
- Data Protection Policy
- Domestic Abuse Policy
- Equality, Diversity, and Inclusion Policy
- Rent Arrears and Income Policy
- Hate Crime Policy
- Anti-Social Behaviour Policy
- Common Allocations Lettings Policy
- Aids and Adaptions Policy
- Repairs and Maintenance Policy
- Tenancy Fraud Policy
- Damp, Mould and Condensation

3. What is Vulnerability

As a provider of services, we have a duty to ensure that we make reasonable adjustments to ensure that people with protected characteristics can access or use our services. (See section two of this policy). However, we accept that many other tenants can be vulnerable for reasons other than the characteristics protected under the equality Act 2010.

It is not possible to give an example of every situation where a person may be considered vulnerable, and vulnerability does not necessarily mean that a person needs support. There are some conditions, circumstances, ailments, or disabilities that are more likely to mean a customer has a vulnerability. Equally, people can move in and out of vulnerability depending on their circumstances.

A customer's ability to act, engage or cope with everyday activities varies and is an important factor in considering vulnerability. Some examples that may indicate a vulnerability that needs to be considered in making a reasonable adjustment include:

- A person with anxiety who cannot wait 14 days for a dripping tap to be fixed. This could have a real impact on their condition.
- A person who has experienced domestic abuse that requires the door locks changing immediately or needs window locks fitting.
- Someone who is a victim of anti-social behaviour or hate crime.
- A customer whose mental health issues are impacting on their ability to pay rent.
- A customer who is hoarding, self-neglecting or displays some other behaviour which results in an unsafe living environment.
- Falling into rent arrears or having debt problems when this is change of behaviour.
- Issues maintaining the tenancy.
- Being the victim, or perpetrator of anti-social behaviour, hate crime or harassment.
- Disputes with neighbours.
- Damage to their home.
- **A detrimental change to a person's physical appearance.**
- Failure to respond to correspondence or open door when visited.

The following (non-exhaustive) list sets out some examples of conditions, ailments or disabilities that might be a strong indicator that a tenant may have a vulnerability, or a protected characteristic.

- Sensory impairments such as visual and hearing impairment.
- English is not a first language.
- Socially isolated or lonely.
- Disabilities limit their physical mobility.
- Learning disabilities.
- Mental health problems.
- Frail or elderly.
- Alcohol or substance misuse problems.
- Experiencing domestic abuse or harassment.
- Tenants who lack capacity to make decisions (Mental Capacity Act 2005).
- Pregnancy and/or the presence of children in a home that needs damp and / or mould addressing.

4. Support and reasonable adjustments

North Star is committed to making any reasonable adjustments to our service to ensure that no one is disadvantaged. We can do this in several ways that include, but are not limited to:

- Ensuring all our front-line staff receive regular training on
 - Vulnerabilities and making reasonable adjustments to services
 - Equality and Protected Characteristics
 - Domestic abuse
 - Safeguarding of Children and Adults
 - Mental health awareness including hoarding
 - Damp and mould
 - Tackling ASB and Hate Crime.
 - Dementia
- Adjusting our repair response times.
- Providing additional support for customers with communication or learning disabilities.
- Providing more regular contact where needed.
- Carrying out a risk assessment for any of our customers who report ASB or a hate crime/incident to us.
- Ensuring our contractors are aware of specific vulnerabilities such as allowing extra time for a customer to open the door if they have mobility needs.
- Supporting customers applying for housing benefit/universal credit and for payments to be paid direct.
- Referring customers who have financial difficulties to our Welfare Benefit and Tenancy Sustainment Service.
- Providing aids and adaptations in accordance with our policy.
- Assist customers access digital services.
- Providing support through provision of flooring/white goods/furnishings to new tenants where appropriate.
- Provision of specialist supported housing services including domestic abuse services, **rough sleepers' accommodation, care leavers accommodation etc.**
- Supporting customers to bid on properties to move to alternative accommodation.
- Providing a language interpreter and information and responses in a different language

- Providing information and responses in large print if needed
- Ensuring that opportunities to get involved are inclusive and flexible

Where required we will sign post or refer tenants to other specialist services.

- GPs and other health services.
- Mental health services.
- Adult Social Services (care/support/safeguarding).
- Local authority (Occupational Health).
- Substance misuse services.
- Domestic abuse services.
- Debt advice/welfare benefit services.
- Advocacy services.

5. Identifying and recording a vulnerability.

Customers may not always feel comfortable disclosing their circumstances straight away. General day to day contact and connection will be used to identify when people might be living in vulnerable circumstances.

In the course of their day-to-day duties, staff are trained to be alert to the possible signs that a customer is in vulnerable circumstances and ensure that relevant information is appropriately recorded.

We will routinely ask customers whether they need additional support. We will explain how we usually deal with the issue that has been raised then ask, “do you need any additional support, for example because of a disability or a special circumstance”. This allows the customer the opportunity to inform us about their circumstances and any reasonable adjustments which should be considered.

All tenancies are registered on the housing management systems and various alerts are included on tenancy records. A vulnerability alert will be visible to any member of staff taking an enquiry including the nature of the vulnerability and how the customer needs to be assisted.

Each month the quick alerts are checked to ensure they are up to date and accurate.

We also set expiry dates to prompt a review on some vulnerabilities, for example we can mark pregnancy with a timeframe, allowing this to be reviewed and the child then added into the tenancy record.

The allocation of housing and sign-up process is robust and needs and vulnerability will be **identified prior to a tenancy beginning. Tenants’ needs will be added to the tenancy record.**

As and when we become aware of an arising need or a need that has changed, the tenancy record will be updated.

6. Staff training

As stated in section five of this policy, all front-line staff are required to complete mandatory training, as well as additional training relevant to their role and service delivery including handling complaints, anti-social behaviour, domestic abuse, hate crime and arrears management.

7. Monitoring

We want to learn and improve the services we deliver. As a result, where reasonable adjustments have been made, we will record and monitor these which will assist in reviewing the services we provide.

8. Review

This policy will be regularly reviewed in accordance with legislative and regulatory changes and best practice.

9. Complaints

We will use our complaints procedure for anyone who feels they have been treated unfairly.