

Quadrant Brownswood Tenants' Co-operative (QBTC)

Vulnerability Policy

1. Purpose

Quadrant Brownswood Tenants' Co-operative (QBTC) recognises that some members and residents may experience vulnerability due to personal circumstances which affect how they engage with the Co-operative's housing services, governance arrangements, complaints processes, or conduct and enforcement procedures.

This policy sets out how QBTC will:

- recognise and respond appropriately to vulnerability;
- ensure processes are fair, accessible, and proportionate;
- balance individual circumstances with the Co-operative's collective responsibilities.

This policy reflects Housing Ombudsman guidance and supports QBTC's commitment to good governance, fairness, and member wellbeing.

2. What We Mean by Vulnerability

Vulnerability is not a fixed status and may be temporary, recurring, or long-term.

A member or resident may be vulnerable where personal circumstances mean they may find it harder to:

- understand information or policies;
- engage with meetings, correspondence, or decision-making;
- communicate effectively;
- cope with stress, change, or enforcement action.

Circumstances which may give rise to vulnerability include (this list is not exhaustive):

- physical or mental health conditions;
- disability or sensory impairment;
- neurodivergence;
- age-related factors;
- caring responsibilities;
- pregnancy or maternity;
- domestic abuse or safeguarding concerns;
- bereavement, trauma, or significant life events;
- financial hardship;
- language, literacy, or digital exclusion.

3. Identification of Vulnerability

Vulnerability may be identified through:

- self-disclosure by a member or resident;
- information provided by a representative, advocate, or support worker;
- difficulties observed in engagement with QBTC processes;
- issues raised through complaints, disputes, or ASB matters.

Disclosure of vulnerability is voluntary. Members are not required to provide medical or detailed personal evidence unless it is necessary to consider reasonable adjustments.

4. Recording, Confidentiality, and Data Protection

- Vulnerability information will be recorded only where relevant to the handling of a specific issue.
- Information will be handled sensitively and in accordance with data protection principles.
- Access will be limited to those Management Committee (MC) members who need the information to make informed decisions.
- Records will be proportionate, factual, and reviewed periodically.

5. Reasonable and Proportionate Adjustments

Where vulnerability is identified, QBTC may consider reasonable and proportionate adjustments, including where appropriate:

- adapting communication methods (written, verbal, simplified language);
- allowing additional time to respond or engage;
- offering alternative meeting formats (remote, in-person, accompanied);
- signposting to external support or advice services;
- ensuring tone and approach remain supportive and non-adversarial.

Adjustments are intended to support fair participation. They do not remove responsibilities or obligations under the tenancy agreement or Co-operative rules.

6. Decision-Making and Boundaries

Vulnerability will be treated as one relevant factor in decision-making.

It does not override QBTC's duties to:

- protect other members and residents;

- uphold health and safety obligations;
- comply with legal and regulatory requirements;
- maintain effective governance and financial sustainability.

All decisions will be:

- evidence-based;
- proportionate;
- consistent;
- clearly recorded with reasons.

7. Interaction with Other QBTC Policies

This policy should be read alongside other relevant QBTC policies and procedures, including those relating to complaints, anti-social behaviour, member conduct and governance, equality and inclusion, data protection, and service delivery.

Vulnerability is a factor for consideration across all QBTC policies and procedures. Where appropriate, reasonable and proportionate adjustments may be made to communication, engagement, or process in order to support fair participation.

Where policies overlap, the Management Committee will apply a balanced and proportionate approach and will record its rationale for decisions taken.

8. Governance, Oversight, and Review

- Overall responsibility for this policy sits with the Management Committee.
- Application of the policy will be reviewed in complex or escalating cases.
- Learning from complaints, disputes, or Housing Ombudsman feedback will inform improvements.
- This policy will be reviewed every three years, or sooner if guidance or legislation changes.

9. Housing Ombudsman Alignment

This policy reflects Housing Ombudsman expectations that housing providers:

- recognise vulnerability;
- tailor responses appropriately;
- avoid rigid or punitive approaches;
- demonstrate fairness, transparency, and learning.

Approved by QBTC Management Committee: May 2026