

M&G Affordable Living RP Limited (“MAL”)

Vulnerability Policy

Landlord: MAL Affordable Living RP Limited “MAL”

Version: MAL 1.0

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1. Our policy statement and scope

The Vulnerability Policy Statement sets out MAL’s approach to identifying and supporting vulnerable customers. It applies to all residents and household members living in properties owned by MAL.

MAL has a responsibility to make sure that our services are fair and accessible for all our customers. We will make reasonable adjustments and put in place appropriate support mechanisms to make sure all our customers have the opportunity to access and benefit from our services.

We recognise that some of our customers are vulnerable and may have additional support needs in order to access our services. A person may be vulnerable as a result of a single problem or condition, or due to a combination of factors. Vulnerability can also occur at different points in a person’s life, for instance someone may need support following bereavement for a temporary period, whereas another may require support permanently.

This policy is intended for use by MAL and our managing agents and is designed to ensure that we meet our legal and regulatory requirements (where appropriate). This policy will ensure that when colleagues encounter a vulnerable customer all reasonable steps are taken to minimise the risks of harm to their welfare and that everyone is treated fairly.

We are committed to providing appropriate support to all our customers and this forms part of

MAL’s wider commitment to making sure our services meet the obligations of the Equality Act 2010, Care Act 2014, Financial Conduct Authority (FCA) CONC 8.2.7, Social Housing (Regulation) Act 2023 and the Housing Ombudsman’s Complaints Handling Code.

This policy does not override the requirement for our customers to meet their contractual obligations, whichever tenure of home they live in. MAL and our managing agents may use its discretion to adjust our approach in applying our operational policies and procedures to ensure equity for our customers while meeting business obligations.

The policy does not replace MAL’s Safeguarding Adults and Safeguarding Children Policy. If any Safeguarding issues or concerns are identified, then colleagues must follow MAL’s Safeguarding process before taking any further action.

MAL is committed to ensuring that our working practices and services meet the needs of all our customers, and particularly for those with disabilities or those with temporary or short-term conditions who might otherwise be disadvantaged. In meeting this key business objective, we will make reasonable adjustments to our services. These may include alterations to premises, amendments to policies and procedures or provision of alternative means of communication methods to suit individual needs. In all instances we will seek to ensure that our services can be accessed by all customers with disabilities, as well as those who do not.

MAL acknowledges its duties under the Equality Act 2010 (the Act). While the Act does not define what is a ‘reasonable adjustment,’ the Equality and Human Rights Commission recommends consideration of the following factors in determining what is ‘reasonable’:

- How effective the adjustment will be in avoiding the disadvantage the customer would otherwise experience
- The practicality of the adjustments
- The extent of any disruption the adjustments might cause
- The financial and other costs of making the adjustment

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- The amount resources already in place
- The availability of financial support or other assistance

Where MAL is notified of a condition or situation disadvantaging a customer, or other household members, we will seek to make reasonable adjustments to delivery of services. MAL and our managing agents will review each case based on the facts presented. MAL will not make assumptions about customer requirements for reasonable adjustments or what those adjustments might be. MAL will endeavour to agree and deliver adjustments in a reasonable and mutually agreeable timescale. However, in specific circumstances there may be a delay while specialist advice is obtained. Where this is the case we will keep customer updated on progress.

2. Policy Objectives

By publishing this policy, we aim to ensure compliance with the policy key objectives. All staff and managers are responsible for ensuring compliance with the policy key objectives.

No.	Vulnerability Policy Key Objectives
1	Provide guidance for colleagues on how we define vulnerability and identify vulnerable customers
2	Outline the services and processes we have in place to support vulnerable customers
3	Outline the roles and responsibilities in relation to vulnerability and how we will monitor compliance in this area.

3. Key Policy Principles

We will take appropriate steps to consider the circumstances of any individual who is particularly vulnerable or susceptible to detriment.

Under the Equality Act 2010, we have a legal duty to make adjustments in the following three circumstances:

1. Where there is a provision, criterion or practice which puts a person with a disability at a substantial disadvantage in relation to a relevant matter in comparison with people who are not disabled;
2. Where a physical feature puts a person with a disability at a substantial disadvantage in comparison with people who are not disabled; and/or
3. Where a person with a disability would, but for the provision of an auxiliary aid, be put at a substantial disadvantage in comparison with people who are not disabled.

We also recognise that customers may require the following:

- Adjustments to the way in which we communicate and support them; and
- Special consideration in the context of legal enforcement and prosecution actions.

MAL recognises that vulnerability is a state and not a personal trait. There are a range of vulnerable circumstances and situations, and people are different, meaning that some customers will become vulnerable in circumstances where others may not.

We believe the welfare of any vulnerable person (or child) is paramount; without exception, those who are vulnerable have the right to protection from abuse regardless of gender, ethnicity, disability, sexual orientation, gender identity or beliefs.

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We work on the basis that every individual is unique and has different circumstances which need to be considered. This means that as far as possible, we will treat individuals in a way that is appropriate to their needs, where possible tailoring our approach.

We have several processes and tools in place to facilitate this and each of these are covered in more detail in Section 6 – below.

All MAL colleagues, agents and contractors who come into direct contact with members of the public as a part of their work will be subject to appropriate selection and vetting procedures including where appropriate basic criminal record checks.

Any complaint about the mistreatment of vulnerable customers will be taken very seriously and will be fully investigated. If appropriate, we will liaise with relevant law enforcement agencies.

All colleagues, agents and contractors working for and on behalf of MAL will be made aware of this policy.

4. How will MAL define a customer with vulnerabilities

We will use the following definition to define a customer with vulnerabilities:

Vulnerability is the potential for a customer or a member of their household to have a temporary or permanent reduction in capacity or resilience due to physical health, mental health or a situation that could increase adverse risk to the person’s wellbeing.

We recognise that ‘vulnerability’ can be temporary, progressive, or ongoing; and while it can be difficult to define, we will usually consider someone to be vulnerable if:

Their personal circumstances and characteristics mean they are significantly more likely than an average person to experience detriment in connection with how MAL deals with them, or where that detriment is likely to be more substantial.

For the purposes of this policy, the term ‘customer’ includes tenants, leaseholders, shared owners, and members of their households living in properties owned by MAL.

We will consider a ‘vulnerable adult’ to be a person aged 18 or over who has:

- A learning or physical disability.
- A physical or mental illness, chronic or otherwise including an addiction to alcohol or drugs.
- A reduction in physical or mental capacity.
- A dependency upon others in the performance of, or a requirement for assistance in the performance of physical functions.
- Severe impairment in the ability to communicate with others including hearing or sight reduction.
- Impairment in a person’s ability to protect themselves from assault, abuse, or neglect.

For the purposes of child protection legislation, a ‘child’ is defined as anyone who has not yet reached their 18th birthday. Where a colleague / agent has concerns about a child’s welfare or receives a safeguarding disclosure from a third party, the incident must be treated seriously and immediately responded to in accordance with MAL’s Safeguarding Adults and Safeguarding Children Policy.

Situations in which an adult or child may be considered to be potentially vulnerable include:

- Physical and mental health conditions
- Disability
- Learning difficulties
- Times of stress or anxiety (e.g., bereavement, domestic abuse, victim of crime)

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- Care leaver
- Financial vulnerability (where a transaction may impact on their ability to sufficiently care for themselves or leave them in financial hardship)
- English not being the customer’s first language.
- Influence of alcohol or drugs.

5. Identifying vulnerability

It is vital that we have an open communication with our customers that allows them to inform us about any vulnerabilities. Providing customer-facing services with information on what a vulnerability is and context on how that effects a customer will allow for better communication and enable us to direct resources in a way that minimises service failure or abuse.

6. How will MAL support customers with a vulnerability?

Our agents have a range of services and processes to support customers. While many customers who need reasonable adjustments will not be vulnerable, we recognise that for some customers a disability such as sight loss means we need to communicate with that customer in a different way. This may include providing communications in large print, Braille, digital or audio format.

- Language resources – We recognise that a language barrier, particularly when combined with other factors such as age or social isolation, may lead to individuals being potentially vulnerable. Our agents offer several language resources such as: Translation/interpretation services, Leaflets or literature available in other languages via their customer App, Easy read tenancy agreements, Web accessibility
- Communication via email, text, phone, App, post in person
- Debt Management through arrears escalation and pre court protocol
- Repairs service adjustments
- Additional support through Property Managers., and through referrals to other agencies.

Our agents have a process in place to identify, consider, and where appropriate put in place a range of adjustments for customers who may need them. This process is particularly important given that each customer’s circumstances are different and allows us to consider the individual’s needs.

Customers at immediate risk of harm

If a colleague / agent or contractor encounter a customer at immediate risk of harm, either to themselves or from others, procedures are in place to deal with this under MAL’s Safeguarding Policy Statement. While these cases are rare, the consequences can be serious, and MAL will ensure it takes appropriate steps to mitigate the risk of harm. Scenarios include:

Threats of suicide – If a customer indicates that they are suicidal and there is an immediate risk that the customer may harm themselves, colleagues / agents and contractors must take prompt action in line with MAL’s Safeguarding Adults and Safeguarding Children Policy. This may include passing the details of the customer to the emergency services to enable them to assist.

Customers at risk of domestic violence – If a customer notifies us that they are experiencing domestic abuse, we can recommend additional safeguards that can be put in place.

MAL is committed to implementing, monitoring, maintaining, and evaluating this policy, with regular reviews and updates re-issued. This includes the allocation of resources to support implementation of the policy including training for all staff. Support for staff

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Colleagues / agents should consult with their Line Manager before, during or after an incident with a vulnerable adult or child. Line Managers will provide dedicated support. Safeguarding training is mandatory for all customer facing staff and further guidance for staff is available in the Safeguarding Policy

Training and awareness

MAL will ensure that all relevant staff receive training in how to identify and respond appropriately to vulnerable customers. Outsource providers and third parties

MAL and our agents will seek, both through its direct contractual relationships and through its contractors’ sub-contractors to ensure that appropriate provisions are in place to protect vulnerable customers. We will do these through ensuring that, where relevant, contractual providers are asked to demonstrate how they can support vulnerable customers, including through providing copies of any relevant vulnerable customers policy.

Partnership Working

The issues that lead to a person becoming vulnerable can be complex, and often require a variety of agencies to work together to achieve a solution. MAL and our agents will take a multi-agency approach wherever practical and beneficial to the resident. Our agents will work with partner organisations to provide a co-ordinated approach through:

- Service level agreements and information sharing protocols;
- Verifying relevant information provided prior to and at sign-up;
- Raising awareness of individual issues and trends with our partners;
- Referrals to support providers and/or statutory services, and feedback processes to follow up the outcomes of referrals;
- Signposting residents to support services, advocacy and advice agencies; and,
- Case conferences - where required.

7. Recording vulnerability

We will use our agent’s systems to record vulnerability and/or any service information that is necessary. This information will be time bound to ensure accuracy and compliance.

Recording vulnerability information on our agent’s systems will allow for services to make any adjustments in service delivery and support a right first-time approach. Increasing visibility of customers’ needs will support our ability to adjust services and increase our knowledge of our customers and how we can direct resources in the most effective way.

8. Supporting policies

MAL’s approach to providing services to customers with vulnerabilities and support needs are set out in our policies and procedures. These include (but are not limited to):

Anti-social Behaviour Policy and Procedure
Hate Crime Policy
Complaints Policy and Procedure
Domestic Abuse Policy and Procedure
Allocations policy
Income Policy

Repairs Policy and Procedures
Aids and Adaptations Procedure
Safeguarding Policies Adults and Children

9. Legal Framework

MAL 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. We also recognise that many residents can also be vulnerable for reasons other than the characteristics protected under the equalities legislation, and this policy sets out how we define vulnerability and how we aim to respond to those customers’ needs.

MAL wishes to “treat all tenants with fairness and respect” and “demonstrate that they understand the different needs of tenants, including in relation to the equality strands and tenants with additional support needs” with a specific expectation that providers will “demonstrate how they respond to those needs in the way they provide services and communicate with tenants”.

The **Housing Ombudsman Complaints Handling Code** 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. Landlords shall have a reasonable adjustments policy in place to address this.”

A summary of the most important regulation and legislation that currently governs registered provider policy and practice is listed below.

Equality Act 2010
Regulator for Social Housing’s Tenant Involvement and Empowerment Standard Applies to PAF and spaces
Housing Ombudsman Complaints Handling Code
Anti-social Behaviour, Crime and Policing Act 2014
Hate Crime: The Crime and Disorder Act 1998
Protection from Harassment Act 1997
Safeguarding Vulnerable Groups Act 2006
Disabled Persons (Services, Consultation and Representation) Act 1986
Mental Capacity Act 2005
Human Rights Act 1998
Financial Services and Marketing Act 2000
Housing Act 1985, 1988, 1996 & 2004
Housing and Regeneration Act 2008
Data Protection Act 2018
Data Protection, Privacy and Electronic Communications (Amendments etc) (EU Exit) Regulations 2019
Disability Discrimination Act 2018

Domestic Abuse Act 2021
Care Act 2014
Children’s Act 2004
Homelessness Act 2002
Financial Conduct Authority (FCA) CONC 8.2.7
Social Housing (Regulation) Act 2023

10. Collecting and Processing Data

Vulnerability data consists of data concerning an individual’s health, which, under the UK General Data Protection Regulation (UK GDPR), is defined as special category personal data. Special category data is personal data that needs more protection because it is sensitive. To lawfully process special category data, MAL rely on the condition of ‘substantial public interest’ under Article 9 of UK GDPR.

In line with MAL’s transparency responsibilities, we will inform our customers why we are processing their vulnerability data. The reason for processing personal data and a customer’s data rights are explained in MAL’s Privacy Notice. Members of staff collecting vulnerability data will receive training on why we are collecting this data so they can inform customers and let them know why it might be needed.

Wherever possible, MAL will practice data minimisation on the personal data we collect.

While minimising personal data collected it is important the data recorded is up-to-date, accurate, well protected, and available when needed. When collected or updated, vulnerability data should be timestamped to ensure users can identify when it was last reviewed.

In the case of vulnerabilities, the absence of data can be important, and users should update the record if a customer refuses to share vulnerability data or was not asked to provide this, so the appropriate action can be taken.

In cases where vulnerabilities might be temporary, this should also be identified with a clear process to review the adjustments at an appropriate time.

It is important to ensure that vulnerability data is only accessible to colleagues and contractors who need to see this as part of their role/work, and it is important that they can access this in a timely manner.

All staff will be trained in the processing of vulnerability data. This will include reminders about confidentiality, the importance of collecting accurate and up-to-date information and the use of this data.

11. Zero Tolerance

MAL will ensure any threats of violence and or aggression towards our colleagues, agents and contractors are met with zero tolerance. We will not tolerate any threats, abuse, aggression, discriminatory behaviour, or violence towards our colleagues and contractors. If a person behaves in this way towards those working for or on behalf of MAL, we will take immediate action, which may also include a legal remedy. Perpetrators may be:

- Reported to the police
- Limited to specific channels for communicating with us
- Banned from attending MAL premises, or
- Have services temporarily withdrawn while we put measures in place to protect colleagues and contractors

12. Policy review

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We will review this policy at least every two years to make sure it remains relevant and accurate, or more frequently where:

- Legislation, regulation or industry changes require otherwise, making sure that it continues to meet our aims and industry best practice.
- We identify any problems or failures in this policy or procedure as a result of customer, colleague or stakeholder feedback, complaints, or findings from an independent organisation.
- We become aware of any circumstances which may affect the content of this policy.

13. Version Control

Version	Checked by	Amendments	Date of Approval	Review date
MAL Affordable Living Limited.	Director Fund Management	Policy adoption.	Feb. 2026	Feb 2028