

# Vulnerability and Debt Management (from a mental health charity perspective)

## Mindful Housing

# Fortunatus Housing Solutions (Mindful Housing)

Why would you listen to me?

- Former Housing Benefit Manager
  - Social Inclusion
  - Supported Accommodation
  - MD of a Mental Health Charity
  - President of the IRRV Lancs and Cheshire
    - Advocates of Best Practice
    - Host Seminars on all Revs and Bens Best Practice (ctax, sundry debts etc)



# What We Do

- Provide housing to vulnerable adults in the community
- Provide weekly housing related support
  - Debts
  - Bills
  - Repairs
  - Mental Health escalation
- Police
- Charitable Fundraising
- NHS Trusts
- Revenues and Benefits Depts
  - SA funding – 98% funded by HB
  - SMI exemptions – working with council tax departments



# When do we house someone

- Referral Form
  - Legal status
  - Historical background
  - Diagnosis
  - Risk to Self
  - Risk to Property
  - Risk to Others
  - Vulnerability and ongoing need
  - Appointeeship?

# Value for Money

WEEKLY COST OF HOUSING VULNERABLE ADULTS  
(CRISIS MAKING IT COUNT – AT WHAT COST

[www.whatsthecost.com](http://www.whatsthecost.com))

- At Risk (failing tenancy and associated third party costs) £310.12
- Street Homeless (cost to society) £404.51
- Hostel £595.13
- B&B £222.88
- 24 HR Supported Living £1042.06
- Sofa Surfing £254.15
- Mental Health Hospital £5163.20

# Value for Money – the savings

- WARRINGTON – 109 VULNERABLE ADULTS
- HOUSING COSTS SAVINGS ON AVERAGE OF £7,399.40 PER PERSON
- CURRENT SAVINGS IN WARRINGTON PER ANNUM £799,994

# Vulnerability

- Unable to make decisions without support
- Needs extra help to live successfully in the community
- Ongoing need that is permanent
- Temporary needs (discuss)
- Open to abuse by others
- Lack of understanding
- Social barriers

# Capacity

- A minefield of understanding
- Complex needs, extreme mental health and behavioural issues and still deemed to have capacity – biggest barrier for mental health support provision and working with mental health services
- Capacity versus vulnerability
  - Can be vulnerable and still have capacity
  - Still needs to be treated differently for enforcement and recovery, but may be deemed as having capacity by ‘services’



# Barriers to Debt for Vulnerable Adults

- Lack of Insight
- Fear of Authority – get angry on the phone
- Fear of any letters – ignore letters
- Money used to make them ‘happy’
- Financial abuse by ‘peers’ and/or family
- Lack of Understanding of consequences (capacity or not capacity)

# Our experience of EAs and Local Authorities

- Wholly positive
- Speak to organisations with the tenant
- Alert and signpost where necessary
- Speak to mental health professionals
- Use an EA that has a vulnerability policy, that cares about its customer and also cares about your client and their dignity
- Use an EA that has mechanisms in place to work with other agencies and listen to mental health professionals involved in the case
- Use an EA that consults with its customers and other agencies



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