

HousingPlus
Academy 



Housing and
Communities

working in
partnership

Trafford Hall 

National Communities Resource Centre

**Changing Rules and Spending Cuts:
Helping Tenants Help Themselves and Their Landlords**
Report from two Tenant Think Tanks

July 2016

CASEReport 108

Research by Alice Belotti, LSE Housing and Communities

About the Housing Plus Academy

The Housing Plus Academy is a partnership between 15 leading social housing providers, the National Housing Federation, the Chartered Institute of Housing and the National Communities Resource Centre at Trafford Hall; and is supported by the Joseph Rowntree Foundation and the London School of Economics. It has been developed to promote knowledge exchange and participative learning among frontline staff and tenants of social landlords. The Academy tackles burning problems affecting both housing associations and local authority landlords today, particularly welfare reform, financial pressure, energy saving, work and skills, community enterprise, and resilience.

The Housing Plus Academy at Trafford Hall arose from a knowledge exchange programme run by LSE Housing and Communities between 2012 and 2015. Over 150 social landlords and around 500 practitioners, policy makers, community representatives, industry experts, and social housing tenants participated in residential think tanks at Trafford Hall and breakfast briefings at the London School of Economics to swap know-how between social housing staff at all levels, specialists, researchers and government, to help social landlords respond positively to austerity.

Acknowledgments

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For more information about the Housing Plus Academy visit <http://www.traffordhall.com/housing-plus-academy/> or contact Philippa Meehan at p.meehan@traffordhall.com

The Housing Plus Academy aims to reflect the diversity of social housing, its staff, tenants and customers. We particularly welcome representatives from ethnic minority backgrounds, those with disabilities, all ages and particularly younger working age tenants. We encourage Tenant Management Organisations, Community-Based Housing Associations, Community Land Trusts, tenant co-operatives and smaller housing associations to join.

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1. The Tenant Think Tanks

In January 2016 the Housing Plus Academy ran a Policy Think Tank on the pressures on social housing providers resulting from the implementation of the provisions of the Welfare Reform and Work Act and the Housing and Planning Act 2016, which at the time was being debated in Parliament. The changing funding regime was forcing social landlords to adopt radical plans to cut services and make efficiencies to remain viable, which were affecting all staff and tenants. The Housing Plus Academy decided to run a Tenant Think Tank on the same subject, to understand the impacts of changes to housing policy from a tenants' perspective.

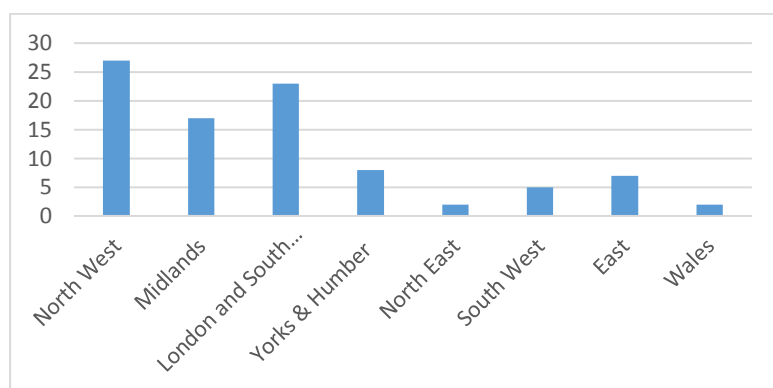
A Tenant Think Tank on *Changing Rules and Spending Cuts: Helping Tenants Help Themselves and Their Landlords* was run on 3-4 March 2016. This was oversubscribed, so it was decided to hold another one on 20-21 April 2016 to allow more people to attend and to capture the views of as many social housing tenants as possible on the changes they are facing in their communities.

The aim of the events was twofold. Firstly to analyse the impacts of changes to housing policy on social tenants and their landlords. Secondly, to understand what help tenants think they need from their landlords, and what they can do to help themselves, in the challenging times they are living. The Think Tanks provided a good opportunity for tenants to share ideas and experiences learning from each other, and for LSE to collect evidence from a tenant perspective to add to that gained from the policy-focused events held with social housing landlord staff in January 2016.

a) Who participated

The two Think Tanks were attended by 91 people in total, 85 tenants and six members of staff, from 49 different social landlords covering all regions of England – local authorities, housing associations and Arm's Length Management Organisations (ALMOs). One Welsh housing association also sent two tenants. The overwhelming majority of tenants and staff were supported by their landlords to come.

Table 1: Geographical spread



Note: geographical spread as indicated by attendees in their registrations forms

There was a good gender mix – 54% (49) women and 46% (42) men. 10% (9) of the participants had a disability which impaired their mobility or required documents to be provided in larger print. Only a few attendees were from an ethnic minority background, with the overwhelming majority being White British. All were representatives of other tenants and their communities.

b) How the Think Tanks were organised

The 24-hour Think Tank model at Trafford Hall comprises of a mix of

- Main sessions with all participants;
- Breakout activities in small groups;
- Individual activities, e.g. poster drawing
- Opportunities for tenants to network, such as a ‘speed-networking’ session at the start of the day, and a ‘fun quiz’ session in the evening. Dinner, breakfast, lunch, and tea breaks throughout the day are also chances for people to socialise in an informal setting.

For the main sessions, attendees were grouped around tables of seven or eight. Each table had a helper who had been briefed beforehand to take notes of what was discussed, writing down quotes and interesting experiences, but leaving participants to lead the table discussions.

The Think Tanks comprised of six main sessions:

- Getting to know each other and Trafford Hall
- Changing rules and spending cuts
- Impact of funding changes
- What actions are landlords taking?
- Opportunities for local action – tenants

- Brainstorming session – top ideas to strengthen communities

Each session included:

- A brief introductory talk by an ‘expert’ to provide background information and stimulate the discussion
- Short presentations by participants who volunteered to share their experiences
- Collective tasks such as table discussions, and individual tasks such as writing down ideas and experiences, or making posters
- Large group debates and feedback to plenary of the outcome of table discussions, with round-up of top ideas

Throughout the events, attendees were invited to write down on ‘experience sheets’ anything that they wanted to share, which was either happening in their lives or in the communities where they lived.

In the last session, participants were asked to write down on post-it notes their top ideas on the following topics:

- The biggest challenge in their community
- What their landlords could do to help
- What can tenants and communities do to help
- The key message they wanted to convey to the government

2. Findings

The findings that follow result from the collection and analysis of:

- 70 post-it notes with three answered questions on each, for a total of approximately 210 answered questions;
- 90 drawings/posters;
- 145 experience sheets;
- 30 flipcharts written by each group as part of the table discussions;
- Round-up flipcharts written by facilitators;
- 12 presentations by participants;
- Note-taking at each table by helpers.

a) Tenant-landlord relations

One theme that came out strongly from the two Think Tanks was that tenants worry about their landlord's fortune as much as about their own. They were aware of the strong **interdependence** between them, and the fact that they need each other to survive and thrive.

Tenants were generally **positive about their landlords**. They recognised the pressures they were under, and that they are pulled between being good social landlords whilst remaining viable business. There was a strong perception that **the government should be blamed**. Tenants recognised that some landlords are 'resisting' the policy changes introduced by government, and most of them are trying their best to help. However, tenants acknowledged that there are **differences between landlords and regions**. Not all landlords are reacting in the same way to the challenges they face, and the degree to which each landlord abides by their social purpose is influencing its decisions going forward. Local housing markets are also playing an important part in informing strategic decision.

b) Main challenges for tenants

As Table 2 shows, the biggest concern for tenants was the **shrinking provision of social housing** for low-income families. Participants were acutely aware of the threats posed to the existing social housing stock by policies such as the forced sale of 'higher value' voids owned by councils and the housing associations Right to Buy. They were also concerned about the overall **housing affordability crisis**, with escalating rents and house prices. They were worried for themselves, in terms of reduced

opportunities to move or downsize to escape the ‘bedroom tax’, and also for **younger generations** – their sons, daughters or family members, and their housing prospects.

Table 2: What are the biggest problems for tenants?

Issue	No. of times mentioned
Shrinking social housing stock and affordability crisis - with its implications on lack of affordable housing options for future generations and opportunities to move/downsize	20
Worsening financial circumstances due to austerity measures/increase in evictions and homelessness	20
Lack of information and clarity - impacts on uncertainty and sense of powerlessness on individual wellbeing	15
Instability and insecurity breaking up communities, also in light of fixed-term tenancies	14
Shrinking service provision and worsened quality of service provided by landlords such as repairs and maintenance as a result of rent cuts	8
Isolation and loneliness	4
Impact of sheltered accommodation and supported housing provision for vulnerable tenants	4
Loss of statutory services	2

Source: table discussions

A second major problem tenants identified is the combined effect of **welfare reforms and benefit cuts**, which together with wider problems of unemployment and low-pay, is putting a **huge strain on their financial circumstances**. Policies like the so-called ‘bedroom tax’, the rolling out of Universal Credit and benefit caps are all contributing to reduce people’s disposable income. Worsened economic conditions are making people fall into arrears, which in turn result in a worrying trends towards increased **evictions and homelessness**. Pay to Stay will mean that more council tenants will **struggle to sustain their tenancies**. There was a strong awareness amongst tenants that young people under 35 and **elderly people living in sheltered accommodation** would be hit the hardest.

My life: the Welfare reform has not really affected me personally but has affected my family. My daughter who has two children and live in a three bedroom house has been told she has to pay bedroom tax because the children can share. This has created a lot of hardship as there are not enough two-bed properties to move into. It’s not just financial it’s mental. The bedroom tax has had a bad impact on all communities as there are not enough two-bed properties anywhere in social housing. All this means is that people who have never been in arrears with their rent find themselves in this position now. The emotional effect this has not just on the individual but on the wider community can be devastating.

Community Gateway Association, Female, Over 60

I was living with my mum in a two bedroom flat. She passed away in 2011. I am on Jobseekers then they brought in the bedroom tax and I couldn't pay the extra so I was worried that I had to find somewhere else to live and was also sad about losing my mum. I think it is terrible that people have to find somewhere else to live when there isn't many places with one bedroom. I was lucky to swap with someone in the same street after looking for over a year.

Female, 50-60

Another big problem identified by participants was the **lack of clarity** around certain policies in the Housing and Planning Act 2016. A few tenants also highlighted the **lack of proper information sharing and communication** with their landlord about benefit changes and impacts of new housing policies. Tenants wanted to feel they could rely on their landlords to get information, free advice and signposting, and yet they were feeling left out. This resulted in a sense of **uncertainty and confusion** about the future.

I have been a council tenant (21 years) and a housing association tenant (19 years) for 40 years. Paid rent all that time! Comes to the price of a house and more, I should think. My pension comes to about £20,000. Although my husband pension is only about £10,000 my son lives with us and my pension and his salary comes to about £40,000. In Hackney where I live market rents can be four times the social rent. So what are our alternatives? Kick out my son? He can't afford the market rents either, that's why he lives at home. Is he supposed to give up work? And what are the prospects of him and his girlfriend having a home of their own?

Shian, Female, Over 60

A third major problem identified by participants was the **de-stabilising effect on communities** of policies such as the **'bedroom tax'**, which was forcing people to move, and the **end of lifetime secure tenancies**. Fixed-term tenancies were seen as threatening the long-term stability that secure tenancies used to offer, and potentially resulting in higher turn-over which would threaten community cohesion and undermine resident involvement.

The bedroom tax is affecting a lot of people in the community in our five high rise tower blocks; 56 out of 90 flats are two bedroom. 280 tenants are affected and their tenancies as direct consequence. They are losing their home because of the bedroom tax and there are not enough one bedroom homes for them to downsize. Also need older person homes as a lot of people are moving away from where they have lived all their life therefore people do not have many visitors because they are not local to friends and relatives.

Male, 30-50

My house is being demolished in 2019. I will be moved and offered a new introductory tenancy - I've been there 30 odd years. I will have to move three quarters of a mile from where I'm used to. The community wants to stay together, tenants rely on each other, good neighbours want to work together. [...] Some have lived in homes since they were built, [their] kids grown up together etc. It takes time to build up friendships in your community. Changes may only apply to new tenancies but that's unfair.

Anonymous

A fourth major challenge facing tenant communities was the possibility of **cuts in service provision** made by landlords having to review their business plans to survive the one per cent rent reductions. Whilst some landlords remained committed to provide to same level of community services they used to, others were having to curtail their spending by cutting services. People were concerned about losing services that were a lifeline for some, especially elderly and vulnerable people. Tenants were also apprehensive that the **quality of services such as repairs and maintenance** would be affected, and that the cuts would result in **higher service charges** for people living in sheltered accommodation.

The 1% decrease in rent over the next four years will put pressure on the landlord to deliver its services at the standard we have received over the last few years, already because housing officers are starting to work in zones instead of patches we are losing the first point of contact. The community in which I live tend to be over 55s so an elderly community, which by definition requires more support services to enable residents to remain in their homes. All the services seem to be removed or greatly reduced!

EMH Homes, Male, Over 60

Welfare reforms give me constant cause for anxiety which then triggers off my depression. I live alone, 61 years old, in a two-bed house so I now have to pay the 'Bedroom Tax' plus part of my council tax out of the same amount of money. Can't afford to move. Now worrying about the £30 per week cut to ESA. That will tip me and many others over the edge. Local services being cut, may be losing our library which is a lifeline for lots of people. Have had a period of having no street lighting, so no longer feel safe even in the house at night.

Anonymous

Loneliness, isolation and worsening prospects for **elderly and vulnerable tenants** living in sheltered accommodation and supported housing were also mentioned as a problem.

We asked tenants who attended the first Think Tank in March to individually write down on post-it notes the biggest problem they were witnessing in their community (Table 3).

Table 3: What is the biggest challenge in your community?

Issue	No. of times mentioned
Information/communication	9
Financial strain due to welfare reform	7
Lack of affordable housing	6
Apathy	6
Fear about the future	4
Shrinking services in light of growing need	3
Isolation and loneliness/lack of support for elderly and vulnerable tenants	3
Unemployment	2
Increase in ASB	2

Source: individual post-its (Tenant Think Tank March 2016 only)

As Table 3 shows, some of their answers were aligned with the table discussions, such as insufficient provision of information and lack of communication, the impact of welfare reform on people's financial circumstances, the lack of genuinely affordable housing, shrinking service provision despite growing needs, and loneliness, isolation and lack of support for vulnerable tenants. Individually, however, tenants made two other very important points:

- A few tenants mentioned the difficulty to get people involved, and the feelings of **apathy and powerlessness** that pervaded their community and impaired concerted action.
- A few people reported **fear of the future**, which **exacerbated mental health issues**.

Overall in my community fear it at a level I have never seen before. As chair of our RA everyone turns to me for answers and everyone from hard working families to those with chronic disabilities are expressing fear, anxiety, stress and worry at a level likely to cause illness, bad decisions and depression.

Islington Council, Male, 50-60

- *Mental health problems increased; emotional issues increased*
- *Physical health issues increased*
- *Drug/alcohol issues increased*
- *Suicide rates increased*
- *Self-harming increased*
- *Joblessness*
- *Homelessness*
- *Lack of key skills/education/special needs*
- *Loss of local commerce*
- *Strain on NHS*
- *Domestic abuse increased*
- *Crime increased; hate crime increased*
- *Social isolation and exclusion*
- *Local services cut*

Villages, female, 30-50

c) Main challenges for landlords

As Table 4 shows, participants were acutely aware of the pressures their landlords are under. The biggest challenge for their landlords they identified was the **drastic reduction in rental income** as a result of the one per cent rent reductions for over four years introduced by the Welfare Reform and Work Act 2016. This was forcing landlords to **review their business plans** and find ways to remain viable. The fact that more and more tenants are falling into arrears because of the impact of austerity measures on their financial circumstances was seen as having huge budget implications for landlords. More evictions also mean higher turnover rates and therefore higher voids and lettings costs for landlords.

Table 4: What are the biggest problems for landlords?

Issue	No. of times mentioned
Reviewing business plans to remain viable in light of 1% rent reductions and more tenants falling into arrears due to austerity measures	19
Having to cut services, including maintenance/repairs and services for the elderly and vulnerable	15
Staffing - redundancies, low morale, work overload and increased administrative burden	13
High value sales and Right to buy resulting in less availability of properties, and making it more difficult to address housing need	13
Building new homes, also in light of shortage of land availability	12
Community cohesion and sustainability, including an increase in ASB	8
Lack of clarity from government	4
Change of ethos	4
Tenant-landlord relationships made more difficult/strained	2

Source: table discussions

I feel [Universal Credit] is going to be a real problem for the tenant and the landlord. They will all be affected by the welfare reform, by the cuts to welfare and the cuts to the landlord housing budget! All these cuts will impede on both parties.

Curo, female, over 60

I personally do not have any specific challenges except the possible future impact of the savings that my housing association will have to make as a result of government policy.

Islington and Shoreditch Housing Association, male, over 60

So called Bedroom Tax has an impact on communities and organisations. From being an involved tenant that interviews prospective tenants as part of a community lettings policy, [I can say} there has been a marked increase of people on benefits wanting/needing to downsize to one bed accommodation mainly because they have got into rent arrears because of decrease in benefit

payments for under-occupancy. The negative impacts is increased rent arrears increased costs to the organisation in void and lettings costs and difficulty in accommodating people as there is little or no supply of one bed properties.

Female, over 60

Participants identified a second big challenge for landlords – that budget pressures might force some of them to **cut vital services** they used to provide to the community, such as support services for the elderly, and to **review basic services such as cyclical repairs and maintenance**.

As a tenant the services are being cut so more expense to tenants to maintain a standard of comfort, cleanliness and maintenance. Council cutbacks are impacting on tenants. The impact of rent reductions is causing services to be cut.

Pioneer, female, 50-60

Because of the changes, the housing association may have to think twice about extending any of its support services for more vulnerable residents and those who are growing old and less able to cope. Cyclical repairs being extended to a longer period – therefore deterioration of the property. Personally – double glazing no longer fit for purpose and very draughty – will they be changed when they should be? Less resources for community development.

ISHA, male, age 64 (over 60)

Budget pressures were also seem as affecting staffing levels, with most landlords having to **make staff redundant**. The restructured workforce is left with increased workload in light of growing needs and a bigger administrative burden due to the implementation of fixed-term tenancies, Pay to Stay and Universal Credit. The results is **low morale** and worsened customer service.

As well as the voluntary redundancies that our housing association had to ask for the local council have not renewed the contract for support services that Ongo had. This means that they are having to make more people redundant and our older people will not be getting any support. The support officer was sometimes the only person they would see.

Ongo, female, 50-60

[My housing association] seems to have difficulty keeping up with my account – bills I have paid show as arrears on my rent statement. [It's a problem] being able to get past the customer service people on the phone.

Nottingham community housing association, female, over 60

Challenges for landlords: many staff finding other jobs – other staff competing with each other for few posts remaining. Leads to low morale among staff. Experiences staff being lost.

Anonymous

Authority issues - reduced budget affecting staffing levels, despite increasing legislation requires more staff to manage i.e. ASB policies etc.

Male, 60-60

Attendees were also aware of the fact that the forced sale of 'higher value' voids for councils and the new housing association Right to Buy will result in a **shrinking social housing stock**, making it more difficult for local authorities to meet **growing housing need** and discharging their homelessness duty.

The fifth big challenge for landlords identified by participants was the impact of the one per cent rent reductions on development plans. They made the point that **building new genuinely affordable homes would become more difficult**, also in light of the shortage of land availability in some parts of the country. The result will be less social housing available for future generations and increased homelessness. London tenants were particularly concerned about the **impact of regeneration schemes** on social housing provision and the sheer affordability crisis in the capital.

The right to buy is depleting affordable housing and due to no rent increase they are not able to build to replace.

Pioneer, female, 50-60

There is a whole community of single people living hidden in tents in woods along the river. All of whom have no hope of getting any kind of housing, due to being low priority. These people are not being supported by government or local authority. Only by homeless charities.

Home Group, female, 30-50

- *Uncertain future with regard to stock asset sales due to our geographical layout as a group. [...]*
- *[Impact of] Right to buy on overall strength of our group.*
- *[...]Reduction in new developments to nearly zero, and enforced movement to new areas.*
- *The breakup of family and communities due to no homes and high priced private landlords and tenants. Low morale, when looking to the future.*

Muir Group, female, 50-60

London is expensive! The housing crisis is real in London, finding an affordable place to live outside of social housing is incredibly difficult. Children are unable to live home and live independently. Low paid and even those who earn above the average wage have difficulties in finding affordable housing. Social housing is almost non-existent for those who are not already socially housed.

Council, female, 50-60

Another big challenge for landlords identified by participants was the **threat to community cohesion and stability** caused by increased evictions, higher turnover of properties as a result of the 'bedroom tax' and higher levels of anti-social behaviour.

The **lack of clarity from government** was also identified as a big problem for landlords, together with the difficulty to **maintain their social ethos whilst struggling** to remain viable businesses.

d) Opportunities for tenants and landlords

Times of crisis can present hidden opportunities, so we asked tenants to discuss in small groups what opportunities they could see for themselves and their landlords.

Table 5: What are the opportunities for tenants?

Issue	No. of times mentioned
Becoming more involved and playing a more proactive role in service delivery	10
Right to Buy	4
Two-to-one replacement	2
Look after properties better and take more responsibility	2
Moving according to need (downsizing to escape bedroom tax and freeing up family homes)	2
Better service delivery e.g. in-house repairs and review of services	2

Source: table discussions

As Table 5 shows, participants saw the challenges they were facing as a great **opportunity to get more involved**, get together, create stronger community, and set up scrutiny panel to play a more proactive role in service delivery and implementation. A few tenants also welcomed the new housing association **Right to Buy as an opportunity** which opens up for them to eventually own their homes.

Communities to step up and become more problem solving and pro-active.

Potentially see selves as part of solution form stronger community groups.

Because potential threats are so radical it might motivate tenants to be more involved and active.

As Table 6 shows, tenants identified **tenant empowerment and involvement in decision-making** as a top opportunity for landlords, as well as relying more on tenants which could potentially **save landlords money** and inform better service delivery.

More tenant involvement and include ideas from tenants.

Tenant engagement/ empowerment resulting in money saved no cuts in services.

Table 6: What are the opportunities for landlords?

Issue	No. of times mentioned
Encourage tenant empowerment and involvement in decision-making	11
Explore innovative business models, e.g. diversifying their business or working in partnership	8
Make efficiencies	6
Build new properties	2
Pay to Stay and increased rental income	2
Rethinking ethos	2

Source: table discussions

Participants also saw an opportunity for landlords to **explore innovative business models**, such as:

- working in partnership;
- diversifying their business by expanding their rental portfolio or building more homes for sale to cross-subsidize affordable housing;
- sharing services with other social landlords;
- setting up business subsidiaries;
- outsourcing services to tenant cooperatives.

Making efficiencies in reaction to budget pressures was also seen as a third potential opportunity by tenants for landlords to ‘get their house in order’ and save money.

More efficient services – with imminent cuts to income our board is thinking how they can save money – it is not saving, but not wasting that is required. Tenants are sometimes not listened to. The housing association does too many quick fixes rather than permanent fixes – wasting money. They do not seem to learn.

ISHA, male, over 60

e) What can landlords do to help?

One of the sessions was entirely dedicated to what landlords could do that they were not doing yet, or what they needed to be doing more of, to help tenants survive austerity.

Table 7: What extra help can landlords offer?

Issue	No. of times mentioned
Information, advice (debt and welfare advice) and signposting	22
Tenant empowerment and involvement, including offering support to established Tenant and Residents Associations	17
Communicate better and be more tenant-focussed	9
Invest on energy efficiency and offer energy advice	6
Help people back into work	6
Promote tenant responsibility and awareness	4
Tenant training	3
Provide inclusive services to the community	3
Help young people	3
Promote local recruitment	3

Source: table discussions

As Table 7 shows, the top thing that came out of the table discussions was that landlords should provide tenants with more up-to-date factual **information, advice** – especially welfare, debt and budgeting advice, and **signposting** to relevant agencies. If they could not afford to hire more staff, participants suggested they could **train existing staff** to provide these services.

There was a lot of **confusion and worry** about welfare reforms, benefit cuts, the rolling out of Universal Credit and new housing policies being introduced. The shrinking CAB local presence was making things worse. Those tenants whose landlords were providing advice services seemed to really value the help they were getting.

A higher than average proportion of social housing tenants still do not have access to Internet or are not computer literate compared to the national population, so participants stressed the need for **face-to-face support and hand-holding**.

Experience I have had is that tenants are asking me around the area where I live if someone should raise their voice for the community. I go to meetings on behalf of the tenants around my area, e.g. about Universal Credit. How they pay rent. They are worried about how it works and to go about. Also about their benefits. Also about evictions etc. I am gonna go round to tenants in the community to help them about their Universal Credit and how they go about it. People don't know when they

start paying their rent. Maybe that associations should send some round to help them if not I could go round to advise them what to do, because people can't read and write don't know how to use a computer, laptop etc. Also there's vulnerable people don't know what they doing.

NCHA, male, 50-60

Most help with debt is offered free via charities that vary from town to town. There are lots of companies that charge and may not be reputable. There are limits to people working full time being able to attend CAB. We need signposts to true help for people in need, that is applicable and across the board. Individual landlords will struggle to find in house advisors with 1% cuts over the next four years.

Home Group, female, 30-50

What people should realise that when the Universal Credit comes in they'll be tenants who can't read and write or have any kind of difficulties, that they can't use a laptop/computer, they should get help, how to sort their rent out etc. Lots of tenants are going to fall behind on their rents which is approximately six weeks.

NCHA, male, age 55

We need more support and signposting to help tenants into Universal Credit. A recent pilot scheme saw arrears soar within a very short time. Emphasis on support!

Bron Afon, female

Rents team trained as welfare benefit advisors to make sure tenants get the help they need.

Community Gateway HA, female

Secondly, participants thought that landlords should invest more on **tenant representation and involvement in decision-making and service delivery**. Almost all tables highlighted the importance of investing in resident empowerment, **for the benefit of both tenants and landlords**.

Attitudes towards tenant involvement seemed to differ from landlord to landlord. Some social housing providers have put governance structures in place to facilitate resident involvement, and want to retain them despite budget cuts. Some residents reported with pride the way in which their landlords were listening to them, involving them and relying on them when making decisions.

Other tenants expressed **resentment for the lack of resident participation in decision-making** their landlords were showing. It was noted that communities could use to their advantage the HCA Regulatory framework for social landlords, requiring them to adhere to specific tenant empowerment standards, in order to get appropriate information and a wide range of opportunities to get involved to be put in place.

- *Better communication with the tenants*
- *Doing what they say they are doing and not being left in the dark [...]*

Challenge personally:

- *Have a say in what the housing association is doing in the area.*
- *Being able to get a better understanding of the infrastructure of [the] housing association.*

Anonymous

Involving tenants in communities and lettings leads to sustainable communities - tenants know their areas and issues. Tenants should be involved in all aspects of their housing organisations and developing services.

Female, over 60

My housing association has just closed our local housing office. There was consultation but it was not a very good consultation as we got a letter explaining the closure, they did not consider the tenants views. We have a good majority of old people in the area and their care was not considered. Very bad communication.

Manchester, male, 60

Using local community resources groups can reach hard to engage tenants by providing multiple services. [...] Instils community ownership, with small projects based in and run by communities.

Female, 50-60

A third thing landlords could do to help tenants more would be to **communicate better and be more tenant-focused** in their approach, for instance by providing tailored (as opposed to standardised) support, being more approachable and transparent, and treating tenants with **respect and empathy**.

Other ways identified by participants for landlords to help were:

- Investing on **energy efficiency** and offer energy advice, to help people save on energy bills and live more comfortably in their homes;
- Helping people **back into work**, through apprenticeships and job clubs;
- Promoting **tenant responsibility** and awareness of their duties, such as paying their rent and looking after their properties better;
- Providing **tenant training** such as:
 - Supporting people who are not computer literate to access Internet ('digital champions');
 - Setting up TRAs and self-organise;
 - Changing tenant rights.

Some tenants mentioned how Trafford Hall training had been an invaluable resource for them.

We asked tenants who attended the first Think Tank in April to individually write down on post-it notes what they thought their landlords could do to help. As Table 8 shows, most of their answers were

similar to the outcomes of the table discussions, such as providing information, advice and signposting, involving tenants more, communicating better, training tenants and investing on energy efficiency/advice. Individually, however, tenants made two other important points about what their landlords should be doing to help:

- Staying put and fighting the tenants' corner, **advocating** for them;
- Being good landlords and **running things well**.

Table 8: What can landlords do to help?

Issue	No. of times mentioned
Information, advice (debt and welfare advice) and signposting	19
Involve tenants more	10
Communicate better and be more tenant-focussed	7
Stay put and 'fight their corner'/advocate for tenants	4
Be good landlords	3
Tenant training	3
Invest on energy efficiency and offer energy advice	2

Source: individual post-its (Tenant Think Tank April 2016 only)

Participants were invited to think about ways in which landlords could find the additional resources they needed to fund, or keep funding, the helpful activities tenants needed, whilst remaining viable businesses. They were aware of the financial and budget pressures their landlords were under, and they came up with the following suggestions:

- **Making efficiencies**, being more considerate in how they spend their resources, thinking in terms of value for money and going paperless.
- **Exploring new business models** to create additional sustainable income streams, and considering working in partnering with other local agencies;
- **Increasing rental income** by tackling rent arrears, directly but also indirectly by investing on energy efficiency measures to lower tenants' energy bills;
- Applying for **external grants**;
- **Relying on tenant volunteers** to deliver services in order to save money.

Table 9: How will landlords fund this?

Issue	No. of times mentioned
Make efficiencies, going paperless and thinking in terms of value for money	13
Explore new business models	11
Tackle rent arrears and high energy bills to increase rental income	6
Apply for external grants	6
Relying more on volunteers and tenant involvement	6

Source: table discussions

f) What can tenants do to help themselves?

Tenants discussed ways to help themselves, as well as their landlords take that extra step to help them. As Table 10 shows, tenants were aware that they had to **be more community-minded, get more involved** and **work in partnership** with their landlords, if they wanted to make a contribution.

Table 10: Can tenants help make this happen?

Issue	No. of times mentioned
Working in partnership with landlord and getting more involved in governance	18
Making their voices heard with government/campaigning	12
Upskilling and skills transfer	6
Attitude	5
Improve communication with landlords	4

Source: table discussions

One of the topics of the large group discussion was the need to **organise and strengthen the presence of Tenants and Resident Associations (TRAs) in communities across the country**, and of other forms of resident involvement and representation, for tenants to collectively support one another, share knowledge, spread information and make a difference in their communities.

Some tenants were concerned about the **apathy** shown by some communities, and reported the **difficulty of getting people involved**. According to official statistics, tenant representatives active in governance are around one per cent of the population, but there is a chance that austerity could mobilise people into doing more, if resident organisations were ready to channel angry feelings to get people involved, giving them the opportunity to belong to something and take a proactive stance in shaping the future.

Participants discussed the need to **rethink resident involvement strategies**. It was suggested having ‘street champions’, in other words resident representatives at street level that people knew by name or face, to make sure that residents organisations were not perceived as being too far away. Tenants also recognised the need to reach out to those people who wanted to do something for their neighbours in terms of **informal support and help**, but would not necessarily think of joining a resident association. Another top priority was to **find out and harvest hidden skills in communities**, as sometimes people do not even know they have got skills to offer. Participants also discussed the importance to make sure there was **turn-over and progression** within resident-led organisations, to make sure people could learn and progress, and new comers were not discouraged by the existence of established power structures.

These resident organisations do not necessarily have to rely on landlord funding to survive. They can be **self-financing** by offering valuable services to the community, and therefore survive potential spending cuts. Tenants identified different ways to do this: raise money themselves through joining fees/levy or fundraising events, apply for external funding, rely on donations from local business, crown-funding etc. Networking and joining forces with other local agencies was also mentioned as a way to get things done despite scarce resources. Under new legislation, there is also the possibility to explore Community Asset Transfer and cooperative housing routes, to build homes and run services.

Participants identified a second way in which tenant communities can help themselves, which is **campaigning, lobbying politicians and making their voices heard** with the government.

We asked tenants who attended the first Think Tank in April to individually write down on post-it notes what they thought tenants and communities could do to help. As Table 8 shows, the overwhelming majority of participants indicated the need to be more community-minded and get more active and involved in their communities, in line with what came out of the table discussions. Individually, tenants made two other interlinked points:

- Making **paying their rent on time** a priority, to help landlords remain viable and reduce rental recovery costs;
- **Looking after their homes** and abiding by their tenant responsibilities.

Table 11: What can tenants and communities do to help?

Issue	No. of times mentioned
Be more community-minded - volunteer more, be involved, work together	31
Pay their rent on time	6
Respect their homes	4

Source: individual post-its (Tenant Think Tank April 2016 only)

g) Key messages to government

In the final session we asked participants to write down individually what was the key message that they wanted to get across to the government.

Box 1: What would you most like to say to government?

Not all people on benefits are scroungers, stop portraying us as that. This breaks down communities.

It is not possible for everyone to buy their homes. It may be a good idea for some. Where do you think those who can't will live in future? Affordable rents are not affordable, certainly not in the South East.

Universal credit will affect all communities.

Listen to tenants. They live in the real world and are just as equal to those who own their own homes.

Universal Credit damages people's lives - in terms of health, housing and financial stability.

Stop cutting, start supporting social housing.

Come here and see what good is being done in our community - at no cost to you!

Gross attack on vulnerable people. Unfair to penalise the poor and vulnerable. Kill the Housing Bill!

Leave the housing association alone to do the job properly.

Listen to Social Housing tenants, really listen to them.

People/ideas need support, no matter how small (and often it is small things) to thrive and deliver. Invest in this! It is a small measure that will have big results!

We need the right to housing to be enshrined into law.

Implementing the end of lifelong secure tenancies is inhumane.

That cuts to transport in rural areas will cost more in the end - dealing with loneliness, mental stress and also antisocial behaviour because of boredom.

Rethink your cruel plans!

People have a right to a certain standard of life including a decent secure home, why are you trying to do away with this?

When did people in receipt of housing benefits and assistance become a problem?

You cannot destroy communities and expect to stay in power. Work with us, not against us.

Every tenant deserves a lifelong tenancy.

Stop cutting the benefits to the poorer end of tenants throughout the country. Listen more to what they have to say.

They should listen to what the people have to say and take note. We, the people, are the ones to put them in or take them out.

Stop destroying communities with your draconian changes.

What life have my grandchildren has got to look forward to?

Social housing is the best maintained, cheapest rent, with strong communities and more secure tenure. What a product!

When are you going to realise that the people need to be treated like human beings with minds of their own?

Constitutional Democracy is the servant of the Plutocracy that we all live in. Start calling things by what they are effectively and avoid an Orwellian society.

They should come and live in the real world with all the unemployment and benefit cutbacks - how are people supposed to manage?

Review the changes in the Housing and Planning Act! They should visit communities themselves to see the results of their policies and the devastation they are causing.

There is a rational need to expand social housing and affordable homes to rent.

Not enough affordable housing and not enough jobs.

We'll judge you on how you treat the most vulnerable.

Budget cuts just move the problem downstream.

Government should live in the real situation in which residents in social housing are for a year, and see the effect it has on them.

Actually listen to what's being said, not what you think is being said or you want to hear.

Listen to us, we matter!

Would like to speak to the housing minister about people being made homeless and committing suicide because of lack of support.

Although I understand the need to save money, I feel the government is being very cruel to the less fortunate in society - unnecessarily so.

Be truthful - tell it like it is.

Open your mind to the reality of the effects of the cuts. This is about real people! Listen, go and see for yourself the anxiety and fear you are instilling in everyone.

Please tell the government there are many hidden lost talents in social housing, who could save you pots of money if you utilise them.

Why is buying a house so important? What is wrong with renting in social housing?

Give enough money to local councils to run all their services properly, so that they can build social rented homes instead of demolishing them.

Start to take care of the vulnerable in this country. Reward the people who are hardworking, instead of putting them down all the time.

Stop making so many cuts, look after our doctors and nurses, and stop MPs' pay rises.

We the 'people' employ you. You are not in your job to line your pockets and look after the 1%.

Stop treating social housing tenants as second class citizens!

Open your eyes Mr Cameron to the England we live in (no class distinction please). The Poor exist.

We are not all as rich or educated as the government – meet our needs not just those of the well off.

Social Housing creates mixed communities and healthy communities. Without valuing tenants it will be difficult to work with tenants.

Keep hands off social housing, as there are many people who work and cannot afford to buy.

A society that focuses on the individual isn't a society any more. We are all connected and responsible for each other. Please maintain the provision of real social housing.

It will cost the government far more (and much sooner than they anticipate) to undo the present housing structures – it is a waste of money.

Stop forcing people to buy their homes.

Remember, not everyone voted for you! And many who did are disillusioned by your lack of empathy! You are driving even people who voted for you into debt and despair.

Be realistic, take your heads out of your personal life experiences and look into what decisions will do to the common folk and their quality of life!

Social housing is a positive choice for community minded people!

Resign!

Listen to tenants. They know their communities. Build more social housing, not try and destroy it.

Listen to those affected by your decisions. They know best.

I like my home. It's run down, falling apart but I belong. I have my friends, neighbours and community. Please do not tear it apart because it looks ugly.

Listen to what the public have to say. Be truthful.

Allow everyone to have stability in knowing the security of a warm, safe, comfortable home is theirs. Take away the fear of homelessness by reassuring them that their tenancy is safe.

Realise the wider consequences of your decisions and not the sound bits of political games.

Live one year as a 'normal' person. Try the same way as us to get doctors' appointments. Live six months using a wheelchair.

Get away from Westminster and find out what voters really believe.

People will be put at risk if this policy continues. Stop bedroom tax now, it's hitting the wrong people. Government resign now. Bring in better laws to make a difference now.

Stop generalising. We are individuals.

Be realistic. Stop generalising (we are individuals).

Yes, changes need to be made, Please do not do them on knee-jerk reactions (e.g. Benefit Street) or 'families of 10 get x benefits'. Please evaluate what you have done. Did it work? How do you know this? If not, why not? What do we need to do now?

Look at the cumulative impact of the Welfare Reform Act on the communities outside your own – vulnerable people, social housing tenants. Listen to the people!

Ordinary people are facing extreme hardship because of low wages, benefit changes and rising cost of housing. What happened to the promise to look after hard-working families?

If you manage to drive through your policy of all housing being home ownership, how will you manage to meet your duty of care to vulnerable and homeless without taking your benefit bill through the roof?

I would make them aware that they are creating a perfect storm, and that failing to provide services and cutting welfare is causing severe hardship, even fatalities - suicides, depression, and it will cost them more in the long run. They are implementing measures of inciting hatred, violence and poverty, instead of social cohesion and thriving communities.

If you believe the measures you are taking are the best ones, spend some time living like those effected.

That they are ruining people's lives. They are making people homeless and many are facing severe hardship.

Learn from your failings. Don't make any more mistakes. Change direction. Have more compassion!

h) Inspiring stories

What follows is a collection of inspiring examples provided by Think Tank participants of tenant involvement, positive partnership between tenants and landlords, and community activism. They were either written down on 'experience sheets', presented by tenants or just briefly mentioned in the context of large group discussions.

Box 2: Inspiring stories: successful resident involvement structures

Case study 1: EMH Group

It has been one year since the EMH Group has implemented 'co-regulation house', a governance structure which allows tenants to get actively and directly involved in service improvement. There are four local resident groups covering different areas, which are meeting once a month to discuss problems and talk about local issues. Above the local groups there are four 'Special Interest' groups, which are maintenance, customer service, neighbourhoods and communications. They meet four times a year as a minimum. Up above there is the Co-ordinating Committee, formed by all chairs of all local groups and special interest groups, so all info can travel up and down and there is a constant flow of information. The Co-Regulation House' has lots of groups with the same people from the bottom to the top, so all the decisions are made by the same people and everyone is fully engaged in the decision-making process. There will be a few changes over the next months because of the 1% rent cuts, with a reduction in the amount of money put into resident involvement. So there are fears that this pyramidal structure will go, and co-regulation 'will drop from a house to a bungalow'.

Case study 2: Phoenix Community Housing

The housing association is working with tenants to re-structure the governance structure which was not serving the purpose anymore. They had 14 Local Area Panels which had increasingly ended up with a small number of people, pretty militant and very knowledgeable but not connected very well with the wider community. They were indeed perceived by residents as too much of an exclusive club to be part of. The landlord worked with residents to replace Local Area Panels with what they call Community Links. They split their remit into three 'link' areas. Community Links provide lots on information and up to 350 people on average attend community links events (from 3%, up by 125%), making for a much more diverse attendance. Invite all voluntary groups operating in the area (gardening clubs etc.), not just housing-relating but anything affecting the area.

Box 3: Inspiring stories: positive partnership between landlords and tenants

Case study 3: Riverside

The project started two years ago for inclusion of elderly people. Five tenants got intensive training on how to speak to people. For four weeks we went live on Liverpool Radio Station, getting calls from within community. We also went to a call centre and in two hours did over 200 calls with tenants. We asked them whether they were struggling to pay their rent. Even people in work were struggling, they didn't know they could access certain benefits.

Case study 4: Sovereign

Sovereign organised a community event to observe how we were interacting with different people from different ethnic backgrounds, then they invited us to become part of the Residents Council and the Regional Panel. We've got training since then. Sovereign has gained, we have saved them lots of money, we've helped them becoming more efficient.

Case Study 5: Islington Council

We have a strong Resident Engagement Team who gets people involved. There are numerous panels that you can join. They encourage all estates to set up TRAs. They've also organised training courses so that tenants understand what's going on. My TRA has been working closely with local housing officers because of the spreading fear in the community. They've arranged from a speaker from the council to speak about and explain the Housing and Planning Bill.

Case study 6: The Hyde Group

We've have just completed a five year long process to come up with a local neighbourhood plan. I was invited to join the group because of knowledge of social housing gained at Trafford Hall.

Case study 7: Affinity Sutton

Energy disconnection issues were holding empty properties up for weeks and weeks. The tenants made the point that it would be possible to make efficiencies on the way the voids where treated. They did come up with something with British Gas, now it only takes two weeks to re-let a property. This has got great financial implications for landlords as they get more rental incomes.

Box 4: Inspiring stories: tenant involvement

Case study 8: Homes in Sedgemoor SDC

We had a time when our ALMO and landlord were not listening to tenants, and that had become untenable. The Board and the CEO had decided that they didn't want tenants being involved anymore so they had narrowed down tenant participation to nothing. We tried to tell them that it was wrong but they went ahead. All tenants were invited to the community hall, I told them what was going on and we decided to do something drastic about it. I leaded all involved tenants to give a document signed by tenants as a vote of no confidence for the CEO executive and the board. We backed it up providing the evidence that resident involvement were saying them money. We even went to mediation but it didn't work. After months of meetings, we – the tenants - finally dismissed the CEO, the Executives and the Board. We are now starting a new future with tenants at the heart of the process in moving forward. [...] Our ALMO and council are [now] very supportive of tenants, listening and acting on their views and their future as social housing tenants.

Case study 9: Brushes Tenants & Residents Association

Every council tenant pays 10p a week into a pot so we get £600 every quarter – and it's our money! It costs them £5 a year to join. We run kids clubs etc. You just need to make sure you have a constitution and accounts. Some landlords have little pots of funding to run events. Ask local businesses, go on funding websites and try to raise money yourself to support your activities!

Case study 10: Homebaked Community Land Trust and Ashfield Community Enterprise

Homebaked is a Co-operative Bakery and Community Land Trust set up seven years ago. We took over a bakery we wanted to save which is now run as a cooperative bakery. We also managed to save 26 terraced houses and we are now going to build their first properties. We bought an oven through crown-funding, raising £30,000!

Case Study 11: Joseph Rowntree Housing Trust

We set up the Open Shop in a disused post office turned into a space for people to meet and attend workshops. People have been teaching others how to do DIY stuff, without being paid. The Open Shop was in place between December and March 2016, now it has closed down as the ex-post office is being refurbished. We are now evaluating the project to sell the idea to other hosting organisations. The project was very inclusive – babies to 90 year olds. We did intergeneration swaps as well – kids teaching elderly people how to text. It worked well. We are interviewing people who used the Open Shop and the trainers, to show that this venture needs to continue.

Case study 12: Coast and Country

Coast and Country have renovated an old farm in an effort which involved tenants and private house owners. Westfield farm now produces fresh veg, apples, plums and pears etc. It is community-run - all this is done by volunteers. Our gardener Fred had taught all the volunteers. Vegetables and fruit are sold to our tenants very cheap and we also do meals from this for a small fee. All profits are put back into the farm and all surplus fruit and veg grown on the farm goes to Foodbanks to help local community in need. At the farm we also have a conference room and IT room which is run for Digital Champions. We also run courses (electricians, joiners, painters to train and get back to work – Journey to Work).

Case study 13: Trent and Dove

We've used 'Community Cashback' to start a grounds maintenance service and put the money that was saved back into the community.

Case Study 14: Hinckley and Bosworth Borough Council

Five years ago we raised £1,700 to build a kids' play area. We got everybody involved and set up a multi-use play area and kids playground. We got money from a local brewery and raised money through selling cakes. The kids are proud of what they have contributed to, they are telling other people not to ruin what we've got.

Case Study 15: Bron Afon

Space Saviours, funded by Lottery Grants, is transforming derelict spaces in South Wales into nice gardens. They work hand in hand with Keep Wales Tidy to transfer open spaces for community – e.g. parks, orchards etc. to create a better community, for tenants and residents. Tesco's carrier bags have funded this project, which has been supported by housing associations and local councillors, including the Mayor. We can help ourselves with the help of sponsors.

Case study 16: Anonymous

We run a Super Kitchen project, feeding 40 people every week through collection of wasted food worth £800.

Case Study 17: TRA on an estate in Camden - London

We are an estate of nine blocks, 260 flats. We are a very active TRA. You obviously have expectations from landlords but as TRAs you can tap into your local businesses' resources. There is no need to go to the council, just speak to other local organisations such as businesses and sport centres. Last summer the council refused to give us £5,000 to fund activities for kids. Now we run them, but it's all financed by tenants through financial help from local businesses.

i) Community posters

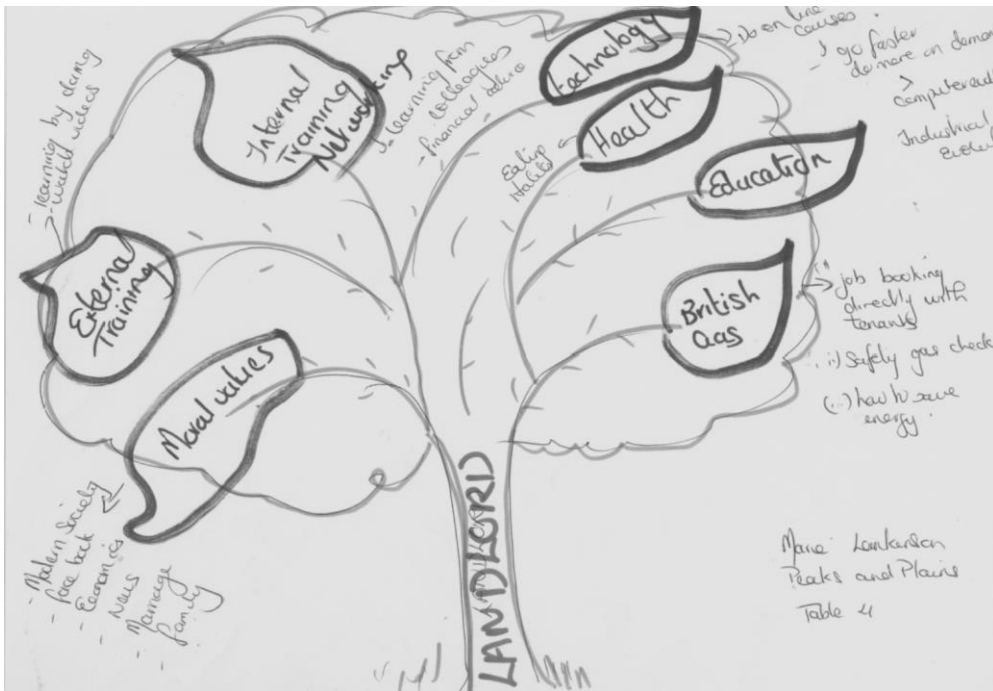
In one of the sessions participants were invited to make drawings of actions their landlords were doing to help their communities; and ideas on what could or should be done to help tenants cope with austerity. We selected 10 posters out of the 90 produced, which are shown below.

What is your landlord doing to help?

Community Poster 1: Our Housing Association



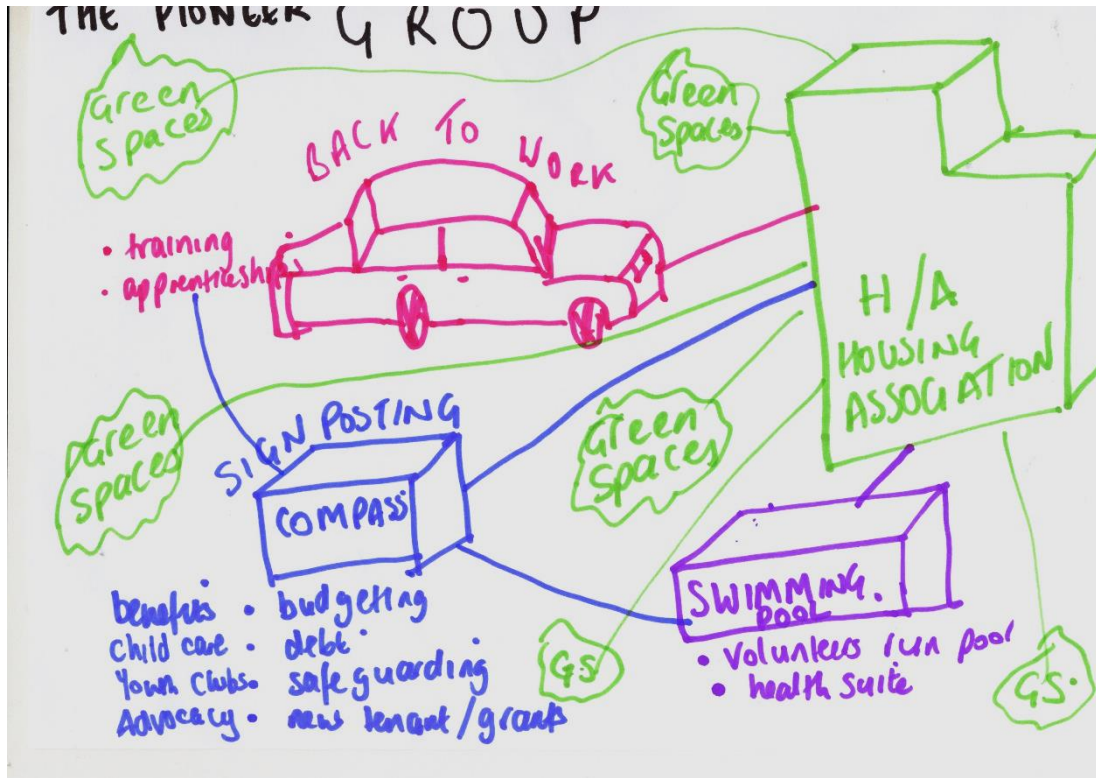
Community Poster 2: Our Landlord



Community Poster 3: What they do for us

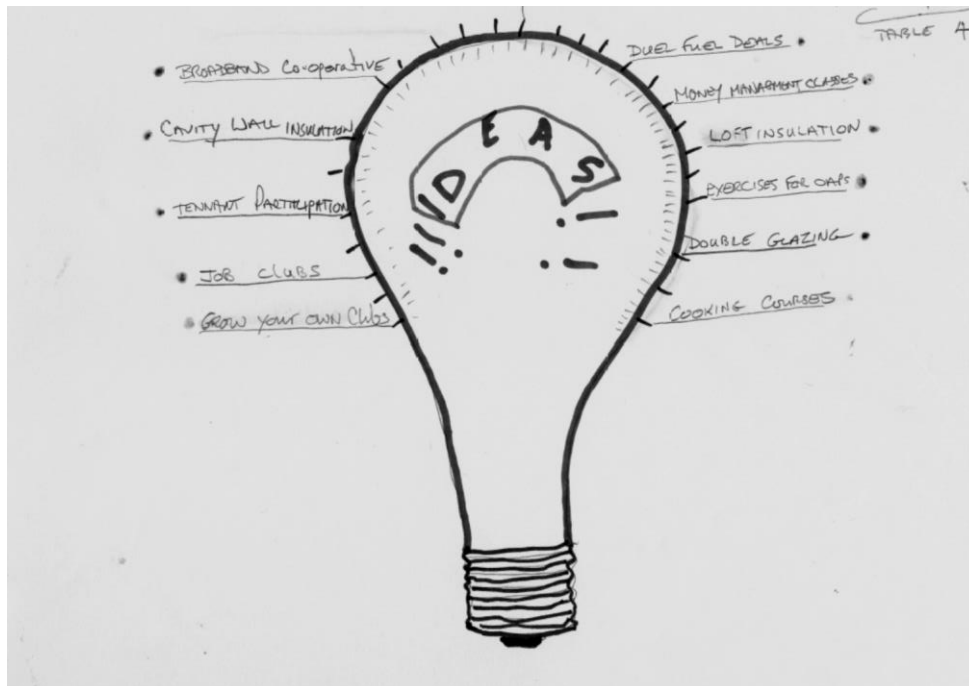


Community Poster 4: The Group

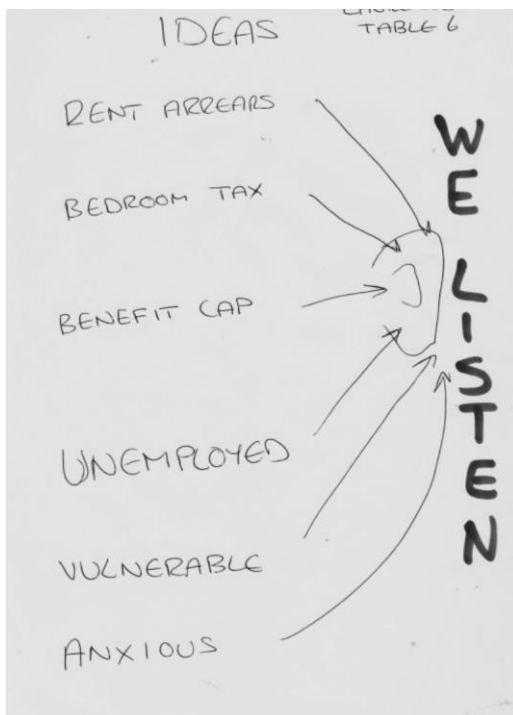


What should be done to help?

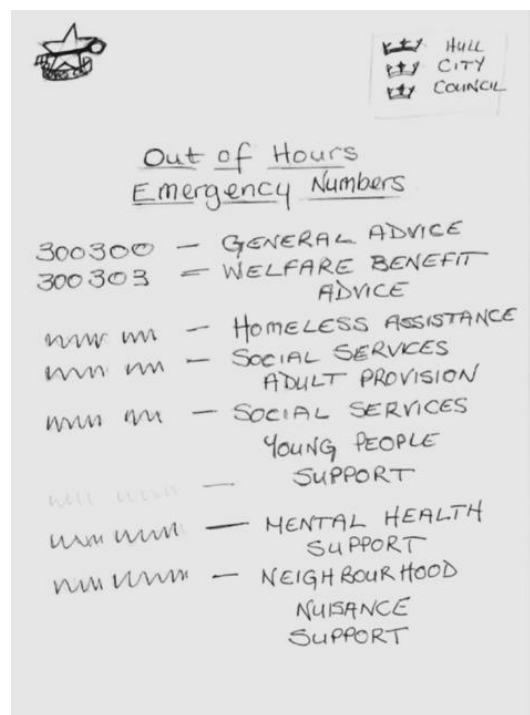
Community poster 5: Ideas!



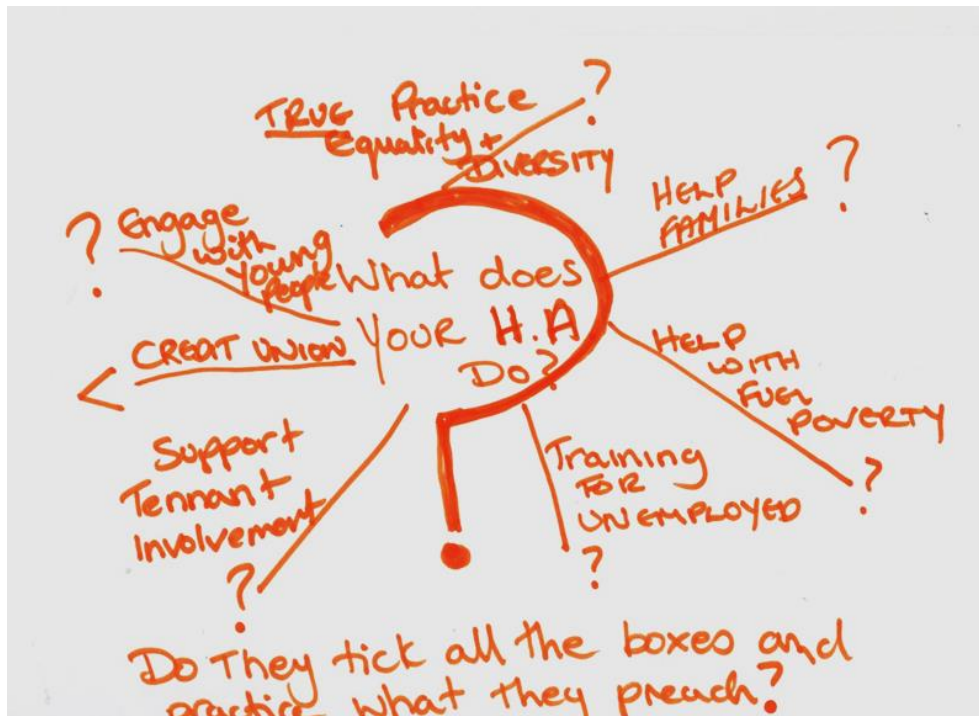
Community Poster 6: We listen



Community Poster 7: Out of hours support



Community Poster 8: What does your landlords do?



Community Poster 9: S.H.A.R.E

IDEAS

STRUGGLING TO EAT?
 No Money left after
 Bedroom Tax
 High Fuel Bills
 Debt.

Come along to our Drop In
 Service and get some support!
 We redistribute surplus food.
 Provide C.A.B. advice.
 Offer Advocacy and Support!

Community Poster 10: Energy Saving Workshop

? IDEAS

FUEL ENERGY SAVING WORKSHOP

10am - 12.30pm
 Free Lunch after

FUEL ADVISER ON HAND to Give Practical Help and Advice on saving Electricity and Gas bills

WATER METRES how to SAVE MONEY on WATER.

JRHT

3. Conclusion and summary of findings

1. Tenants are generally **positive about their landlords**. They recognise the strong **interdependence** between them and their landlords, as they need one another to thrive and survive times of austerity. Helping tenants sustain their tenancies ultimately secures landlords rental income, and utilising tenants' local knowledge in decision-making can improve service delivery and save them money. Tenants need their landlords to keep providing vital services to their communities and running things well.
2. Tenants are very **knowledgeable and informed** about welfare reforms and new housing policies. They are able to clearly identify challenges for themselves and their landlords. They are also **willing to get involved** in their communities and do whatever they can to help.
4. Tenants are especially concerned about the **shrinking provision of social housing**, which coupled with the general housing affordability crisis, makes housing prospects for low-income families and young people look gloom. Another major problem they identify is the impact of **welfare reforms and benefit cuts** on people's financial circumstances. They are finding it difficult to make ends meet. More and more people are **struggling to sustain their tenancies**, and there are concerns that **Pay to Stay** will make it even more difficult for council tenants living in London and the South East. The **'bedroom tax'** has already had major impacts not just in terms of increased rent arrears, but also forcing people to move out of their homes and area. Tenants are worried that the **end of lifetime secure tenancies** will break down communities even further.
5. Another big challenge identified by tenants is the potential **cuts in service provision** which their landlords might decide to undertake in light of the budget pressures resulting from the one per cent rent reduction over four years. They are also concerned that the **quality of services such as repairs and maintenance** would be undermined. Landlords' community investment on local service provision is seen a **vital lifeline** by tenants, especially for the elderly and vulnerable to **combat loneliness and isolation**.
6. Tenants are **acutely aware of the challenges facing their landlords** as a result of the new housing policies introduced by the government. They recognise that the new budget pressures will require landlords to **review their business plans**, make efficiencies, **cut services** and **make staff redundant**. Tenants also realise that **building new social rented/affordable homes will also**

become more problematic, and that the loss of council housing resulting from the forced sale of high value voids and the new housing association Right to Buy will make it more difficult for local authorities to discharge their homelessness duty and **meet growing housing need**.

7. **More tenant involvement** is the biggest opportunity that austerity is presenting to both tenants and landlords. Tenant associations can take the chance to channel the anger and resentment that people are feeling to break through the apathy in their communities; whilst landlords can discover the benefits of involving tenants in decision-making and service delivery to save money and inform better service delivery. The social housing crisis is also seen by tenants as an opportunity for landlords to **explore innovative business models** and 'get their house in order'.
8. Tenants feel that more still needs to be done to **improve information sharing**. There is a level of **fear and uncertainty** about the future, and tenants want to have up-to-date information and ways to find out what is going on. There is also an **ongoing need for free advice, signposting and support services** provided by landlords to tenants.
9. Tenants want their landlords to **involve them more** – in decision-making, but also in running services. Although some landlords are already doing very well in involving their tenants, others are not and there is scope for more. Tenants see tenant involvement as being **mutually beneficial**. Training community volunteers is way to upskill unemployed tenants and keep services running at low or no cost. Also, landlords can **save money through tenant involvement**. They can improve service provision and make efficiencies by tapping into tenants' practical wisdom/expertise and local knowledge.
10. Tenants stress the need for **better, more tenant-focussed, communication**. Landlords need to explore inclusive means to communicate with their tenants. There is a need to invest on **digital inclusion** to facilitate information sharing, training and resident involvement; but also continue to invest on **face-to-face service delivery** for those many tenants who do not have access to internet or are not computer literate.
11. Tenants want their landlords to invest on **energy efficiency and offer energy advice** to help them cut their energy bills; to **provide services** to help people back into work; and to offer **tenant training**. They want their landlords to offer continuity of services they provide (around financial advice, debt and welfare advice, apprenticeships for young people etc.) as they do make a

difference to their lives and to the communities where they live. Despite the budget pressures landlords are under, tenants think there are **ways in which they can fund these activities**. To survive and thrive, landlords need to be creative and diversify their business to secure different revenue streams.

12. Tenants want to help themselves as much as they want their landlords to help. They want to **get more involved** and **work in partnership** with their landlords more. They are aware of the need to **strengthen TRA presence in their communities**, although apathy, exacerbated by fear and the consequence feeling of powerlessness, makes the job harder. They are willing to explore new approaches to become **more financially independent**, and try out **innovative resident involvement strategies** to reach out to as many people as possible, and tap into the amazing resources and skills hidden in their communities. They also want to play a more proactive role in **lobbying politicians** and making their voices heard with the government. Finally, they are aware of their responsibilities as tenants and think it is important that they **pay their rent on time** and **look after their homes**.

Annexes

Annex 1: Social landlords represented at Tenant Think Tanks

Organisation	Type	Region
Affinity Sutton	Housing association	England
Ashfield Homes	ALMO (Ashfield District Council)	East Midlands
Bedfordshire Pilgrims Housing Association Limited (BPHA)	Housing association	East
Bron Afon Community Housing	Housing association	Wales
Central Bedfordshire Council	Local authority	East
CHS Group	Housing association	East
City West Housing Trust	Housing association	North West
Coast and Country	Housing association	North East
Community Gateway Association	Housing association	North West
Crosby Housing Association	Housing association	North West
Curo	Housing association	West
East Riding of Yorkshire District Council	Local authority	Yorkshire and Humber
EMH Group	Housing association	East Midlands
Genesis	Housing association	London and East
Green Square	Housing association	South West
Hinckley and Bosworth Borough Council	Local authority	East Midlands
Home Group	Housing association	England, Scotland and Wales
Hull City Council	Local authority	Yorkshire and Humber
Incommunities	Housing association	Yorkshire and Humber
Islington & Shoreditch Housing Association (ISHA)	Housing association	London
Joseph Rowntree Housing Trust	Housing association	Yorkshire and Humber
Royal Borough of Kingston upon Thames	Local authority	London
Liverpool Mutual Homes	ALMO	North West
London Borough of Camden	Local authority	London
London Borough of Islington	Local authority	London
Mid Devon District Council	Local authority	South West
Mosscares Housing Group	Housing association	North West
Muir Group	Housing association	North West
Nottingham Community Housing Association (NCHA)	Housing association	East Midlands
ONGO Homes	Housing association	East Midlands
Peak Valley Housing Association	Housing association	North West
Peaks and Plains	Housing association	North West
Pendleton Together	ALMO	North West

Phoenix Housing	Housing association	London
Pierhead Housing Association	Housing association	North West
Pioneer Group	Housing association	West Midlands
Raven Housing Trust	Housing association	South East
Riverside	Housing association	North West
Homes in Sedgemoor	ALMO	South West
Sheffield City Council	Local authority	Yorks and Humber
Shian Housing association	Housing association	London
Soha Housing	Housing association	South East
Sovereign	Housing association	South East
The Hyde Group	Housing association	North West
Trent and Dove Housing	Housing association	West Midlands
Villages Housing	Housing association	North West
Walsall Housing Group	Housing association	West Midlands
Weaver Vale Housing Trust	Housing association	North West
York Housing Association	Housing association	Yorks and Humber

Annex 2: Tenant Think Tanks programme and session notes

a. Programme

Day 1

- 15.30 – 16.00 Registration and refreshments
- 16.00 – 16.45 Session 1: Getting to know each other and Trafford Hall
- 16.45 – 18.00 Session 2: Changing rules and spending cuts
- 18.00 – 18.30 Free time
- 18.30 – 19.30 Dinner
- 19.30 – 21.00 Fun quiz on serious topics

Day 2

- 7.00 – 9.00 Breakfast
- 9.00 – 9.15 Assemble in the ballroom
- 9.15 – 10.30 Session 3: Impact of funding changes
- 10.30 – 11.00 Break and refreshments
- 11.00 – 12.15 Session 4: What actions are landlords taking?
- 12.15 – 13.15 Lunch
- 13.15 – 14.15 Session 5: Opportunities for local action – tenants
- 14.15 – 14.45 Break and refreshments
- 14.45 – 15.30 Session 6: Brainstorming session - top ideas to strengthen communities

b. Session notes

Session 2: Changing rules and spending cuts

- What are the biggest challenges?
 - For tenants
 - For landlords
- What opportunities are there?

Session 3: Impact of funding changes

- What supports to communities are being cut following funding changes?
- Which cuts affect tenants and social housing most?
- How are tenants dealing with the changes?

- Has anything extra been organised?
- What can we do to help?
 - Community self-help
 - Mutual aid
 - More efficient services
 - Better training for volunteers

Session 4: What actions are landlords tackling?

- What extra help can landlords offer?
- How will landlords fund this (e.g. tackling debt, fuel bills)?
- Can tenants help make this happen?

Session 5: Opportunities for local action – tenants

- What tenants can do to help themselves?
- What tenants need to learn/access to be able to do constructive things in their communities?
- What help is out there?
 - Special programmes to help families/childcare costs/school programmes
 - Low paid work and working tax credits
 - Training and apprenticeships
 - Opportunities for young people
 - Energy saving and paying the bills

Session 6: Brainstorming session - top ideas to strengthen communities

- Inspiring projects
- What do we need landlords to do to help?
- What else can help?