



**HOLDING ON TO HOME**

## *Emerging Insights Briefing No. 2*

# **Engaging with tenants to sustain their tenancies: insights from interviews with case study stakeholders**

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## Key learning

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This briefing presents emerging insights into how landlords engage with their tenants to sustain their tenancies<sup>1</sup>. It draws on data generated from 32 in-depth interviews with officers from the 'Holding on to home' study's four case study landlords. The key learning for social housing landlords, who are the principal audience for the briefing, is:

- Landlords should employ engagement methods that are tailored to the needs of *all* tenant population groups. Landlords reported that providing a varied range of methods and offering the tenant choice over their interaction with the landlord were key.
- Interaction, communication, and conversation between tenant and landlord does not, in itself, constitute meaningful 'engagement' from which positive outcomes will necessarily flow. Recognising this fact, case study landlords - in different ways, and at different stages of their journey - were all engaged in efforts to maximise the 'quality and impact of their engagement with tenants'.
- A range of approaches may be used to support quality interactions. Across the case study landlords, some common approaches were employed, including: targeting engagement; developing detailed knowledge and understanding of tenants' needs and circumstances; utilising third sector partner organisations and community based teams; changing the nature of the conversation; and, making every conversation count.
- Having a local presence within communities can help foster relationships between landlord and tenant, and make landlords more accessible. To this end, the case studies had put in place a range of initiatives including: estate walkabouts; community drop-in sessions; and multi-agency community events. However, developing a strong local presence comes with challenges: it is relatively resource intensive; difficult for landlords whose stock is dispersed; and, tenants may be reluctant to share their stories with officers working in the community. Engaging with tenants in proactive and preventative ways involves landlords having more contact with tenants and, potentially, initiating conversations about their financial situations (and, potentially, personal circumstances). As such, this brings ethical considerations to which landlords will need to give due regard as they progress their efforts to engage more effectively with tenants:
  - Consent and taking on board the wishes of tenants: research suggests that some tenants may not want to engage with their landlords (Hickman *et al.*, 2014).
  - Linked to this, what is the appropriate balance between being proactive (and helpful) and being intrusive, or a "nuisance" as one of our case studies described it?
  - When and where (and with whom) should sensitive conversations about financial issues happen? Given the sensitivities associated with discussing financial matters and the stigma that tenants in arrears and debt can feel, in many circumstances it may be inappropriate for local (non-specialist) staff to initiate a conversation with tenants about their financial situation. And doing so risks undermining the landlord/ tenant relationship, potentially, resulting in tenants being less inclined to contact landlords when they encounter financial difficulties.

The key learning for central government and the Regulator of Social Housing is that social housing landlords' ability to effectively engage with their tenants is being undermined by the significant financial challenges they face.

## 1. Introduction

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There has been long standing interest in how social housing landlords interact with their tenants, particularly in relation to providing opportunities for tenants to influence the services provided by their landlords, often referred to as 'tenant/ resident engagement'. Extending tenants' influence (or 'voice') is one of the key commitments of the 'social housing white paper', *The Charter for Social Housing Residents* (MHCLG, 2020<sup>ii</sup>). However, landlords also engage with their tenants on a regular and routine basis in a range of different contexts and for a range of different reasons. Because of the growing financial pressures facing social housing tenants, including the cost-of-living crisis, perhaps the most important of these is tenancy sustainment.

This briefing, therefore, explores how our case study landlords<sup>iii</sup> - East Riding Council of Yorkshire, Stockport Homes, Southern Housing and whg (Walsall Housing Group) - **engage with their tenants in relation to tenancy sustainment**. It is the second briefing to be produced by the 'Holding onto home: Tenancy sustainment in social housing<sup>iv</sup>' study team and draws out key insights from 32 in-depth interviews with officers from the case studies, which represented the first wave of interviews in them<sup>v</sup>. The briefing pays particular attention to three (overlapping) key engagement priorities and aspirations for landlords: engaging effectively with *all* tenant population groups; ensuring 'quality' conversations and interactions with tenants; and, being more visible and having a stronger local presence in communities.

These short briefings allow rapid communication of emerging research findings, learning points, and offer timely contributions to ongoing debates in policy and practice. The insights are based on the evidence gathered thus far, with more detailed and comprehensive analysis provided in subsequent interim and final reports. The intention, here, is not to provide a comprehensive account of all the issues to emerge from the case study stakeholder interviews, but instead to highlight those that might resonate, and be of most interest, to policymakers, practitioners, tenants, and researchers. An evidence review of the drivers of rent arrears which was published by the study team in August.<sup>vi</sup>

## 2. Context

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To understand how landlords, including our case studies, engage with their tenants in relation to tenancy sustainment, it is imperative to understand the context within which they are operating. A clear message to emerge from the stakeholder interviews is that they are facing a number of significant challenges:

- **Financial pressures and scarce resources.** A number of recent developments have had a negative financial impact on our case studies including: spiralling inflation and the cost-of-living crisis; the introduction of a rent cap which has seen rent increases lower than the rate of inflation; and (in some case studies) higher rent arrears and declining rental income brought about by the continuing roll-out of Universal Credit and the cost-of-living crisis. The COVID-19 pandemic has also resulted in repairs backlogs: *"We built up a large, large backlog of several thousand repairs which we're still working through today. So, that's a very clear impact of COVID."* The cost of decarbonising their properties and building safety improvements were also adding to the financial burden of landlords.

One way that landlords have responded to these financial challenges is to implement cost efficiencies and to think very carefully about how they allocate resources. One area in which efficiencies have been made is in their use of office spaces, which have become more centralised. For example, all of the staff of one of our case study landlords are now housed in one building, with its last two remaining local offices closing. Another landlord reported similarly: *“We can't go back to that [local offices]. It's not sustainable.”*

- **Growing demand for landlord services.** At the same time that their financial resources have been squeezed, landlords have witnessed growing demand for their tenancy sustainment services. Demand for support services such as debt and money management advice has risen rapidly and more people have fallen into arrears, creating additional work for landlords and more landlord/tenant ‘engagements’: *“All of those different changes [welfare reforms] have meant that we've got a larger cohort of people who we're now working with who are now falling into arrears, who we now need to look at the reason why... it's become more of a pressure, I think.”*

Our case study landlords have responded to these challenges by rethinking how they allocate their resources in relation to engaging with their tenants to sustain their tenancies. The COVID-19 pandemic saw a shift away from face-to-face interaction to telephone engagement. The need to make scarce resources go further has not seen a return to the pre-COVID approach, with telephone interaction now being the most prevalent form of aural engagement. However, it is important to note, that face-to-face interactions, and home visits, are still a significant feature of the tenancy sustainment approaches of our case studies, particularly in relation to vulnerable tenants and those most at risk to accruing rent arrears. Furthermore, it is important to note that stakeholders highlighted an important benefit to arise from the shift away from face-to-face engagement – more tenants could be engaged (and supported): *“Because the time has been brought down because I'm not travelling half a day [to do a home visit]. And I'm able to deal [with] more residents and still be personal with them and try and help them as much as they can... I think it's actually had a great effect on the amount of people we can reach.”*

### 3. The nature and form of tenancy sustainment engagement

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Although landlords engage with tenants in many different ways and in a range of circumstances, it is possible to highlight some common features in their approaches:

- Landlords engaged with tenants in three principal contexts:
  - **Routine and everyday communication** concerned (primarily) with providing tenants with information about their tenancies, the services provided by their landlords, and developments in the neighbourhoods where they live. A range of communication mediums were employed to do so including letters, newsletters and social media.
  - **Engagement to support tenants to sustain their tenancies** in a range of different areas including benefit maximisation, debt and financial advice, financial support, digital capability, health and well-being, employability and finding employment, and, the provision of furnishings.
  - **Engagement to support rent payment and rent arrears recovery**, with a range of communication mediums employed including letters, SMS text messages, phone calls and face-to-face meetings.
- For those tenants not identified as being at risk of arrears or vulnerable in other ways, most engagement was **reactive** – that is, concerned with engaging with tenants who accrued arrears.

However, as will be explored in the next section, landlords did undertake **preventative** work with some key tenant groups. Furthermore, all of our case studies aspired to work more proactively: *“We’ve also recognised that we need to change the approach to be able to assist people and intervene sooner. Because, actually, what we need to do is make sure that that information is there so that if people need additional support, that support is targeted and there’s intervention at a much earlier stage. That’s it - more early intervention and prevention models that we’re moving towards rather than the traditional model that we had, which worked at one point but actually isn’t fit for purpose now.”* Lack of resource was identified as a barrier to landlords working in a more preventative way.

- **Landlord initiated engagement** was more prevalent than **tenant initiated interaction**, although, reflecting the challenges facing tenants, the latter has grown in recent times.
- The use of **non-traditional engagement methods**, such as digital platforms and social media, has grown in recent years.
- The approach to engagement in two of our case studies has been informed by **theories from psychology and behavioural science**, and a third placed great emphasis on affecting behaviour change, as will be explored in the next section.

**Case study landlords attached great importance to how they engaged with the tenants and their interactions with them**, albeit to different degrees and in different ways. In one, for example, the purpose of engagement appeared more focused on revenue (rent payment and arrears) collection, while in another the emphasis on engagement was consistent with its broader engagement aspirations to empower its tenants and to ensure that, as an organisation, it is tenant focused: *“Whatever we’re talking about we can never move too far away from what is really important to residents - that is really powerful.”*

## 4. Landlord engagement priorities and aspirations

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### 4.1. Engaging effectively with all tenant population groups

Not unexpectedly, all of our case studies reported that one of their key engagement aspirations is to ensure **that they are able to engage with all of their tenants**, including black and minority ethnic tenants, those with additional communication needs, younger people, and older tenants.

- **The population groups that social landlords house have very different engagement needs and preferences.** For example, those of older and younger tenants are very different. It was reported that younger tenants were much more likely to use online mediums/ social media/ text messages and less likely to communicate by telephone than their older counterparts: *“So, with Instagram and Facebook and those sort of things as well; putting them out there trying to get into more of the social media side. But also, the text messages because young people, as we know, talk through text messages. They don’t phone people up anymore.”* Critically, engagement preferences may also vary *within* population groups, which mitigates against the use of uniform and standardised approaches to engaging with key groups.

- **Many tenants do not have access to the internet and digital platforms, a phenomenon which is increasingly referred to as ‘digital poverty’**, or may find it difficult to communicate digitally. One of our case studies estimated that this was the case for a third of its tenants.
- **Some tenant population groups appear to be more difficult to engage.** Older people, for example, were reportedly less likely to be able to engage digitally and because they *“don’t come forward... ‘cause of their independence”*. The same stakeholder also attributed the difficulty of engaging with younger people to their reluctance to come forward, explaining why this was the case: *“The younger generation... either they don’t know it [support] is there... or they’re just not used to asking for it, ‘cause they’ve not been brought up in that sort of culture.”*
- Linked to this, some tenants were reportedly reluctant to engage because of the **perceived stigma** associated with having financial difficulties, as will be explored further later in this section.
- Some tenants may be more difficult to engage using traditional methods of engagement because of **literacy barriers or because English is not their first language.**
- **Some tenants, particularly the most vulnerable, may require more intensive levels of engagement.** This may involve more (and regular) contact and face-to-face engagement, potentially in the form of home visits. However, these relatively resource intensive approaches place extra burden on the budgets of landlords, which as noted earlier, are already being squeezed. And it was reported that they only have the resource to undertake more intensive work with a relatively small number of their tenants.

Our case study landlords have responded to these challenges in a number of ways, including:

- **Promoting digital access and capability.** The case studies were involved in a range of activities to promote digital access, capability and literacy, often in partnership with other agencies. For example, one highlighted how it had led a digital capability programme in this area: *“You know, we’ve again run some great projects around taking customers on a digital capability or capacity building journey. Again, that was externally funded. We led a programme on behalf of the sector housing sector across xx [a sub-region] £6 million project that actually has just come to an end.”*

#### **Example: promoting digital inclusion**

Through its digital inclusion team, Southern Housing have put in place a range of initiatives to promote digital access: *“We have so many different schemes at the moment. We’ve got schemes around broadband where we can get broadband free for six months. We’ve got SIM cards that are able to be changed over by PAC code to a new... number which have free data for a year and free calls and test all this sort of stuff... We’re giving out smartphones, laptops, tablets for people to become more digitally included.”* If you would like to know more about Southern Housing’s work in this area please contact Kavita Kumar ([kavita.kumar@southernhousing.org.uk](mailto:kavita.kumar@southernhousing.org.uk)).

- **Putting in place measures to support tenants with additional communications needs.** These included tenants: with language and literacy support needs; who were deaf/ experienced hearing loss, and/ or, who were blind/ partially sighted. One of the case studies reported that it employed a sign language interpreter for tenants who are hard of hearing: *“[A] Customer who’s hard of hearing, you know - we sorted out an interpreter so we can communicate with this customer in the same way*

*that we communicate with any other customer. And that was the key thing with this, really. It was so that this customer didn't feel like he was being treated any differently.”* The same landlord used: *“Language line to communicate with customers who cannot communicate in English. This communication can be verbal and written. We provide communication in braille and large print if it is required by the customer.”*

- **Identifying and employing appropriate engagement methods.** Case study landlords were all making efforts to tailor their methods of engagement to tenants’ needs and preferences. Providing a varied range of methods and offering the tenant choice over their interaction with the landlord were key: *“We do see the customer either face-to-face or over the phone, virtually, whatever’s gonna be easiest for them and they’re most comfortable with.”* Engagement methods employed by the case studies included: ‘traditional’ methods, such as letters, newsletters, face-to-face meetings, including home visits, telephone conversations, and non-traditional methods including digital engagement, the use of social media, and SMS texting.

#### **Example: providing a range of ways to engage with tenants**

East Riding highlighted the range of engagement mechanisms it had put in place: *“[We have] rolling adverts in our leisure centres, in our customer service centres, in our libraries. So, in all of those community spaces we have rolling adverts on the screens. So, it’s about making sure that we’re visible. That there’s contact available, multiple channels to contact us. Whether it’s via social media; our website; the phone; or face-to-face appointments, that people can make to access services if they want to come and meet face-to-face with their officers in what was originally a housing surgery. That kind of traditional environment. So, we’re not excluding that as an option, we’re still encouraging people to come and see us and then we’re going to see them, but we’re also opening up the channels.”* If you would like to know more about East Riding’s approach please contact Samantha Green ([samantha.green@eastriding.gov.uk](mailto:samantha.green@eastriding.gov.uk)).

- **Ensuring that when tenants did engage, they had ‘quality’ conversations with them,** an issue which is explored below.

## **4.2. Ensuring ‘quality’ conversations and engagements with tenants**

Case study landlords - in different ways, and at different stages of their journey – were all engaged in efforts to maximise the ‘quality’ of their interactions with tenants. Underpinning these efforts is the view that an interaction, communication, or conversation between tenant and landlord does not, in itself, constitute the meaningful ‘engagement’ from which positive outcomes flow, but should be designed to result in a positive outcome for both landlord and tenant.

In addition, as noted earlier, engagement can be resource intensive and so, in the context of scarce resources and the need for efficiency savings, it has become ever more important that every interaction ‘counts’. If a tenant has to repeat their story to several officers this is time-consuming for both landlord and tenant and can damage rather than foster good relationships. Similarly, if a method of communication –

whether a newsletter, visit, text, telephone call – brings no particular benefits, this represents an inefficient use of financial and human resources.

In contrast, the ‘quality’ interactions that case study landlords were striving for, and developing approaches to support, were those that:

- **maximise each landlord-tenant interaction**, and so are efficient for both landlord and tenant.
- **have impact**, in terms of resulting in immediate or longer-term beneficial outcomes (identifying needs, making relevant referrals, agreeing repayment plans for arrears, building relationships likely to support future engagement)
- **foster trust** and a positive relationship between landlord and tenant. In turn, this is thought to foster **sustained engagement** and greater willingness among tenants to contact their landlord, for example, when experiencing financial difficulties that might impact on payment of rent. One landlord, for example, reported a 60% increase in tenant self-referrals to their money advice team, partly reflecting *“customers that have previously worked with our money advice team and are having a really good experience, referring themselves back to the team.”* It is hoped, then, that the trust and relationships that grows through quality interaction will, in the longer-term, have a positive impact on ‘hard’ outcomes such as arrears rates.

Across the case study landlords, some **common approaches** to supporting quality engagement could be identified.

- **Targeting engagement.** In the context of increased demand for support services and more tenants falling into arrears, alongside financial pressures on the social housing sector, case study landlords were focusing efforts on reaching those most in need of tenancy sustainment support, and where engagement was likely to have most impact. This invariably involved landlords working more intensively with these groups and, in doing so, engaging more effectively with those identified as ‘at risk’. In particular, landlords were initiating contact with **new tenants** that went beyond the traditional ‘tenancy sign-up’ conversation and represented a broader shift from reactive to preventive engagement. One landlord, for example, scheduled check-in contact for all tenants three months into a tenancy and again at nine months, with the option of contact at six and 12 months if needed (with all tenants visited every

#### **Example: working proactively with vulnerable tenants to prevent arrears**

Whg has developed a scheme to engage with more than 50 of its most vulnerable tenants on a regular basis, which, importantly, allows them to opt-out if they do not wish to engage. The scheme involves tenants receiving a monthly early morning ‘check-in’ text message informing them that someone from the scheme will ring them later in the day. If they do not want this to happen, they can opt-out by sending a text response. If they do not respond, they receive an automated call from the scheme team later that day, which, again, provides them with the opportunity to opt-out. If they choose not to, they are put through to a member of the team. The scheme was *“a way of kind of keeping you in regular touch, but without the numbers building up without xx [a member of the team] having to perhaps work through a list of ringing every single customer....and keeping in touch without necessarily being on their [tenants’] backs all the time. You know, it's you have to find the right balance. Really, we don't want to become a nuisance.”* If you would like to know more about whg’s work in this area please contact Alex Wiltshire (alexander.wiltshire@whgrp.co.uk).



18 months). Another had recently introduced pre-allocation visits to all new tenants, involving a comprehensive discussion about their circumstances and needs, for which housing officers had been trained. Other target groups included **tenants in rent arrears** and **customers in specific schemes** and initiatives, such as furnished lettings, who may have greater support needs.

- **Developing detailed knowledge and understanding of tenants’ needs and circumstances**, across the organisation. Two case study landlords had recently invested in new IT systems so that information from all teams, including all tenant contacts, could be recorded centrally and accessed by all relevant staff. This way, staff have a more detailed understanding of the tenant’s circumstances and history which, in turn, should promote more tailored, informed, and responsive (and, therefore higher ‘quality’) communication: *“We are in the process of purchasing a new housing management system... at the moment we’ve got a housing management system... that’s landlords’ rent accounts and stuff like that. But then some of the other teams in the organisation they might have standalone systems or spreadsheets.”*
- **Employing a range of different engagement methods (e.g. written, face-to-face, telephone, text)** in order to meet the engagement preferences of different populations (see Section 4.1).
- **Utilising third sector partner organisations and community based teams** more likely to be trusted by tenants, such as advice centres and food banks, to reach those not currently in contact with housing staff. In this way landlords were thinking about *who* is best placed to engage with tenants in a meaningful and effective way.

#### Example: community champions model

Whg operate a ‘community champions’ model, consisting of several teams (diabetes team, digital inclusion team, and a kindness team that supports lonely and isolated residents) of people living locally who have lived experience. They visit around 180 tenants per week, sign-posting to other support. All staff are made aware of the community champion teams and information about the teams is kept up to date on their intranet pages. If you would like to know more about whg’s work in this area please contact Alex Wiltshire (alexander.wiltshire@whgrp.co.uk).

- **Changing the nature of the conversation:** In addition to scrutinising their *methods* of communication to ensure they are effective and appropriate, case study landlords were also **paying attention to ‘what’ is said** (i.e. the nature of the conversation itself). Thus, one case study landlord places a strong emphasis on *“improving dialogue and communication”* with tenants - described as ‘changing the conversation’ - being a ‘financial ally’ to tenants and engaging in ‘progressive’ rather than ‘reactive’ conversations. Another had shifted to a more empathetic approach to their communication which recognises and addresses the stigma that tenants in arrears can feel, and which can prevent them from engaging with their landlord: *“It’s a real softly, softly letter just to say there’s nothing to be ashamed of - there’s nothing to be embarrassed about. Please give us a call - we’re here to help.”* And another landlord had developed an approach that communicated to tenants that they are valued, and that the landlord ‘cares’ about them: *“Whether it’s money advisors or social prescribing team. And just make the customer feel as though we care and we’re there for them, which is the most important thing.”*

- Two case study landlords were **drawing on psychological theory, including behavioural science**, to improve the quality of their interaction with tenants. One had employed a behavioural science consultant to support them and the other was employing an approach designed to assist understanding and knowledge of tenants: *“You have to understand your customer. So, our service is predicated on offering a strengths-based approach to working with our customers. It's recognising that there's a psychology to everything: the environment; the people you work with... it's recognising that adults are formed by childhood experience, and, basically, psychology plays a part...we call it strengths-based... our customers, even our most problematic, have got their own strengths.”*
- **Making every conversation count** or, as described by one landlord, holding *“clever conversations”* In efforts to maximise each tenant-landlord interaction, every contact was seen by case study landlords as an opportunity to identify wider support or housing management needs, and to better understand their tenants. Officers in different teams across the case studies had, to varying degrees, been trained to be alert to signs of support needs beyond their remit. One landlord, for example reported that: *“Our advisors are always asking customers: ‘How are you?’ because the idea behind that is this isn't just about rent. We need to know how you are to help you, to support you and make sure that every conversation makes a difference.’* Another explained that tenancy sustainment was seen as the responsibility of all staff and so repairs operatives had been briefed to ask more general questions about tenants’ well-being.

**Example: putting in place a framework to ensure that every conversation counts**

Stockport Homes has introduced a framework to ensure that every conversation counts: *“So, we’ve introduced a framework around quality conversations. We got like an external consultant in. And that’s around making sure when... we get hold of somebody making an outbound contact or they contact us. We’ve got to make the best use of that... So, the framework really looks around - are we getting clarity in the call, like a systems approach? And like really understanding and getting to the bottom of what that customer’s contacting us about or we’re ringing them about.”* If you would like to know more about Stockport Homes’ work in this area please contact Christian Hartley ([christian.hartley@stockporthomes.org](mailto:christian.hartley@stockporthomes.org)).

### 4.3. Being more visible and having a stronger local presence in communities

As social housing landlords across the country have increasingly centralised their resources, with many local housing offices closing, there have been calls on them to become more active and visible in local communities. This was one of the recommendations of the Better Social Housing Review (BSHR, 2022<sup>vii</sup>), which was commissioned by the National Housing Federation and the Chartered Institute of Housing: *“Housing associations should develop a proactive local community presence through community hubs which foster greater multi-agency working.”*

Only one of the case study landlords had local housing offices, and this landlord only had a small number, but all aspired to be more visible and active in the localities in which they operated – for example, one aimed to be ‘big but local’. The case studies had put in a place a range of initiatives designed to achieve this. Two of them held regular estate walkabouts where tenants could raise issues with patch officers:

*“We are doing something called ‘Walk and Talk’ around the multi-storey blocks. This is all about you know, an opportunity to raise things.”*

*“We’ve started doing these estate walkabouts. So, we’re giving people opportunities to come with us, walk about the estate and raise any problems that they’ve got or just want to talk about improving their area and things like that.”*

The latter case study has put in place a range of other initiatives: it has introduced drop-in sessions in local communities; ran regular consultation events with tenants; and is going to be hosting bi-annual multi-agency events, which will provide local residents with an opportunity to access key support agencies, such as adult, children, and health services. The same landlord had also instructed its housing officers to spend more time in their estates and communities, in doing so, engaging more with tenants: *“We’ve been tasked with taking on the role of the engagement over the last 18 months into housing management... getting out there and giving them a forum for them to speak to us... It’s giving them [tenants] a chance to have a voice... It’s just about being out there more and people knowing how to get in touch with us, and how they can speak to us and having that opportunity.”*

#### **Example: community housing model**

Whg have introduced a community housing model. This involves 35 community housing officers working actively in local communities. In order to ensure that officers are visible locally and can actively be engaged in communities, key patches (or communities) have been confined to no more than 600 homes. Whg has reduced patch sizes – when the scheme was launched the limit was 1,400 homes. The objective is for community housing officers to be a visible presence in communities: *“The model aims to ensure every customer knows who their Community Housing Officer is”*. Officers, who have access to local community spaces, are the landlord’s *“soldiers on the ground”*. They undertake a range of activities, including: *“They in fact assist customers to view their properties. They do the sign up.”* If you would like to know more about whg’s work in this area please contact Alex Wiltshire (alexander.wiltshire@whgrp.co.uk).

In theory, there is a sound tenancy sustainment rationale for landlords developing their presence in local communities: as tenants come to trust their staff working there, they may be more likely to highlight financial problems, thereby helping to prevent arrears from occurring. Furthermore, and linked to this, landlords will be able to develop a greater understanding of the circumstances and needs of their tenants, with previously undiscovered needs potentially revealed. However, there are a number of challenges associated with developing a stronger local presence and ensuring that these benefits materialise:

- **Developing a more proactive local presence is relatively expensive**, which is why so many landlords across the country have centralised their operations. However, one way to (in part) respond to this issue is by working with other organisations active in communities, which is the approach proposed by Better Social Housing Review, which was discussed earlier.
- For rural landlords and those with dispersed housing stocks, **geography may make it more difficult for landlords to develop a visible community presence**. This was the case for one of our landlords: *“It’s difficult, geographically, because our patches are so big. One of our patches, potentially, you could be in the car to go from one side to the other of your patch. You could be in the car for an hour and a half because we’re not a city based patch.”*
- **Will tenants share their stories with officers working in the community?** As noted above, one of the tenancy sustainment justifications for landlords having a local presence is that doing so will

encourage tenants to be more forthcoming about the financial challenges they face. But given the sensitivities associated with discussing financial matters, the time pressures on officers and potential gaps in their skills and expertise (see below), will this happen?

- **Do local housing officers have time to build relationships with tenants and have conversations about their financial circumstances?** One case study reported that its local housing officers had very little capacity to engage in activities outside their core remit, such as inspections, complaints and repairs: *“The problem is housing officers are massively pushed. They get more and more work put onto them and they don’t have the capacity really to do it. Again, with the home visit I don’t mind them spending five more minutes on a home visit asking a few more questions and doing a couple of referrals, if that’s going to help. But we are absolutely at breaking point with the capacity of work they’re doing.”* In a similar vein, another stakeholder noted that initiating a conversation with tenants about their financial circumstances could easily slip the attention of the staff group who perhaps spend the most time in tenants’ homes: repair staff. *“If somebody’s out repairing a kitchen - you know a leak or something - are they going have in the forefront of their mind: ‘let me speak to people about their finances’?”*
- **Do staff working in local communities have the appropriate skills and expertise to uncover hidden need and, potentially, have (sensitive) conversations with tenants about their financial circumstances?** As noted earlier, to varying degrees, they had been trained to pick up on hidden support needs. But they do not have the same level of expertise and experience as ‘dedicated’ staff, many of whom will have received role specific training, and whose primary function is to have sensitive conversations with tenants about their financial situations and rent. Potentially, therefore, there is a tension here with the second of landlords’ key engagement aspirations - to ensure that they have ‘quality’ and impactful conversations with their tenants - as this may be an unrealistic expectation for some ‘local’ staff.

## 5. Conclusion

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This briefing has explored how our case study landlords engage with tenants in relation to sustaining their tenancies, drawing-on 32 in-depth stakeholder interviews. It has raised a number of issues that warrant further exploration, some of which will be addressed by the remainder of the research and in future research outputs:

- **What are tenants’ experiences of landlords’ approaches to engagement?** For key population groups, what are their engagement preferences? What are their views and experiences of key engagement approaches? And what is the impact of landlords’ approaches on their behaviour and rent payment? The study team is employing a range of methods that will allow it to respond to these questions, including: a survey of 1,200 tenants across the case studies; in-depth interviews with 100 tenants; and a solicited diary keeping exercise.
- One of the briefing’s key insights is that landlords are looking to engage in a more proactive and preventative way with their tenants, particularly those that are most vulnerable to falling into arrears. This may involve landlords having more contact with tenants and (non-specialist) local staff initiating conversations with them about their financial situations. However, this raises a number of **ethical considerations**:

- *Consent* and taking on board the wishes of tenants: research suggests that some tenants may not want to engage with their landlords (Hickman *et al*, 2014<sup>viii</sup>).
- Linked to this, what is the appropriate balance between being proactive (and helpful) and being intrusive, or a “*nuisance*” as one of our case studies described it?
- When and where (and with whom) should sensitive conversations about financial issues happen? Given the sensitivities associated with discussing financial matters and the stigma that tenants in arrears and debt can feel, in many circumstances it may be inappropriate for local (non-specialist) staff to initiate a conversation with tenants about their financial situation. And doing so risks undermining the landlord/ tenant relationship, potentially, resulting in tenants being less inclined to contact landlords when they encounter financial difficulties.

These issues will be explored with tenants through in-depth interviews. Interviews will also explore whether the shift to a more preventative way of working is changing the nature of the landlord/ tenant relationship and in what ways.

- Two of our landlords have drawn on theories from psychology and behavioural science to inform their approach to engaging with their tenants, and in particular, how they communicate with them. **However, how effective are behavioural science informed approaches to landlord/tenant communications? What do we know about their impact?** Providing answers to these important questions is the focus of a rapid evidence review which will be published next month, which reviews the existing (academic) evidence base on the potential benefit of behavioural science informed communications. And this issue will also be explored in the remainder of the research.

## About the authors

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views expressed are those of the authors and not necessarily the Foundation. Visit:

[www.nuffieldfoundation.org](http://www.nuffieldfoundation.org)

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<sup>i</sup> The briefing's key insights are presented in the standalone summary that accompanies it: *Engaging with Tenants to Sustain their Tenancies: Insights from interviews with Case Study Stakeholders {Emerging Insights Briefing No. 2}: Summary*:

<https://holdingontohome.org/wp-content/uploads/2023/07/Summary-FV.pdf>

<sup>ii</sup> Ministry of Housing, Communities & Local Government (MHCLG) (2020) *The Charter for Social Housing Residents: Social Housing White Paper*. London: MHCLG. Available at:

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/936098/The\\_charter\\_for\\_social\\_housing\\_residents\\_-\\_social\\_housing\\_white\\_paper.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/936098/The_charter_for_social_housing_residents_-_social_housing_white_paper.pdf)

<sup>iii</sup> A number of criteria were used to select the case studies. However, we were particularly concerned that: i) the sample included a range of different tenancy sustainment approaches, interventions and techniques in order to maximise the reach of our findings and guidance; and ii) the tenant base across the sample was sufficiently diverse to ensure inclusion of tenants with diverse characteristics in relation to, for example, sex; ethnicity; disability; health; household type; economic status; and income levels. The selection process involved:

- Consulting the national stakeholders who were interviewed as part of the scoping phase of the study, who included representatives of: national tenant and landlord bodies; relevant charities; a lender to social housing landlords; support agencies; and, national organisations representing particular communities (women, disabled people, black and minority ethnic tenants).
- Consulting members of the study's Tenant Steering Group and Project Advisory Group.
- Consulting: our project partners (the Chartered Institute of Housing and HQN); members of professional networks; and, social housing landlords through our attendance at conferences and roundtable events.
- Reviewing the grey literature on ('good practice') tenancy sustainment and articles/ features produced by professional housing bodies.

This generated a long list. Some initial scoping of these landlords resulted in some being removed, for example, if they were too small to generate the sample for the tenant survey that is being undertaken as part of the study, were specialist associations letting to very specific populations, or we had intelligence to suggest they would be unable to participate. This left us with a 'short list'. We then set the shortlist against our selection criteria and considered how different configurations would allow us to meet, as far as possible, our primary selection criteria. This process resulted in four landlords being selected.

<sup>iv</sup> For further information about the study, please see: <https://holdingontohome.org/>.

<sup>v</sup> The first wave of interviews in the case studies took place between December 2022 and April 2023 (interviewing will continue until October 2023). Both senior managers and front line staff were interviewed. A number of issues were explored in interviews, including: landlords' approach to service delivery; their governance structures; their organisational ethos and culture; the characteristics of their stock; the challenges they faced; their understanding of 'tenancy sustainment'; their approach to tenancy sustainment, including their approach to engaging tenants; the tenancy sustainment challenges faced by tenants; the extent to which tenants are 'getting-by'; the drivers of rent arrears accrual; and, the impact of the cost-of-living crisis and welfare reforms on tenants.

<sup>vi</sup> Manzi, T and Bimpson, E. (2022) *Drivers of Rent Arrears in Social Housing: an Evidence Review*. Sheffield: Sheffield Hallam University. Available at: <https://holdingontohome.org/wp-content/uploads/2022/08/Drivers-of-rent-arrears-EV-Report.pdf>

<sup>vii</sup> Better Social Housing Review (BSHR) (2022) Better Social Housing Review. Available at: [https://s41584.pcdn.co/wp-content/uploads/BSHR\\_Report\\_FINAL\\_embargoed\\_until\\_Tues13thDec.pdf](https://s41584.pcdn.co/wp-content/uploads/BSHR_Report_FINAL_embargoed_until_Tues13thDec.pdf)

<sup>viii</sup> Hickman, P., Reeve, K., Kemp, P., Wilson, I., & Green, S. (2014). *Direct Payment Demonstration Projects: Key findings of the Programme Evaluation. Final report*. London: Department for Work and Pensions. <https://www.shu.ac.uk/centre-regional-economic-social-research/publications/direct-payment-demonstration-projects-key-findings-of-the-programme-evaluation>

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*Engaging with tenants to sustain their tenancies: insights from interviews with case study stakeholders*

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