



Shine a light
on mental health



**Supporting
people with
mental health
problems**



Foreword

During my year as Chartered Institute of Housing (CIH) President, I committed to use this platform to Shine A Light on mental health in housing. It's an issue that affects both people who live and work in social housing, and we know that the coronavirus pandemic hasn't helped.





In February, we launched a guide to highlight how employers in social housing can better support their staff to care for their own, and their colleagues', mental health. Following a period of research and reflection, we've now produced this guide to working with tenants and other customers who may have mental health problems. I'd particularly like to express my thanks to the tenants who shared their experiences to help shape our recommendations.

This guide looks at the approaches that will help organisations as a whole to raise their game when they're working with people who may have mental health problems. It also includes a quick guide to risks and opportunities at different points through the lifetime of a tenancy - aiming to help individuals and teams reflect on their behaviours and make sure they're part of the solution on mental health, never part of the problem.



Aileen Evans,

Group Chief Executive, Grand Union Housing Group
and President, Chartered Institute of Housing

Introduction

Around one in three social housing tenants in rent arrears are experiencing mental health problems. The coronavirus outbreak has particularly affected the mental health of people living in social housing. Research by Mind (April-May 2020) of over 16,000 people found that those living in social housing were more likely to have poor mental health and to have seen it get worse during the pandemic. There is also evidence that people from ethnic minority backgrounds have been particularly affected by housing issues. In Mind's research, 30% of Black, Asian and Minority Ethnic (BAME) respondents said problems with housing made their mental health worse during the pandemic, compared to 23% of white respondents.

Having a mental health problem can make it more challenging to maintain a tenancy. People with mental health problems are more likely to be evicted from their home, a process which in itself can have a negative impact on mental health.

The reasons for these difficulties in maintaining tenancies are complex, and problems with money, mental health and housing can overlap. For example, having a mental health problem can make it harder to cope with keeping on top of bills and letters, maintain a living space or talk to people like landlords or housing associations.

Our research with social housing tenants with experience of mental health problems highlighted a need for social landlords to improve communication with tenants, particularly around the issue of rent arrears. Research has found that many people with mental health problems have difficulties using at least one commonly used communication channel, such as telephone, face-to-face or online contact, so it's important to understand each person's communication preferences. People with mental health problems are also at particular risk of digital exclusion. Reasons for this include not having access to a computer or feeling confident in using the internet.

This can mean that people with mental health problems are particularly impacted as organisations – including social landlords – increasingly use digital forms of communication.

Many social landlords are working hard to resolve issues – such as the impact of welfare reform – which make it harder for people with mental health problems to maintain a tenancy and live independent, fulfilling lives. For example, surveys of both social and private landlords indicate that tenants affected by welfare reform – such as having to move on to Universal Credit – are far more likely to have rent arrears. However, housing officers are not mental health professionals, and so need clear and practical guidance on supporting their

tenants within the remit of their role. From our conversations with housing officers and people with mental health problems, CIH and Mind have identified practical recommendations in three key areas where social landlords can take action to support people with mental health problems to maintain a tenancy:

- **Managing rent arrears**
- **Communicating effectively with tenants and residents**
- **Training your staff.**

As part of the process of developing this resource, which took place during ‘lockdown’ in the spring of 2020, we held in-depth interviews with seven tenants and nine organisations to gather examples

of good and not so good practice. We have also provided some case studies of where organisations are providing additional support to people with mental health problems.



Key contact points

There are a number of key points/activities before and during the lifetime of a tenancy where you can have a positive impact on people's experience including:

- **Pre-tenancy or requesting a move/transfer**
- **Letting and moving in**
- **Managing rent arrears**
- **Managing anti-social behaviour**
- **Planning and carrying out repairs**
- **Ending a tenancy.**

You can see more about the risks and opportunities in each of these areas at the end of this guide.

Managing rent arrears

How you manage recovering rent arrears from tenants with mental health problems is one of the most sensitive areas of housing management. It can make or break the trust tenants have in your organisation, so it's important to provide honest and clear information. Research participants told us that they were disappointed that the first contact they had with their landlord was when they had fallen into rent arrears, and that this often took the form of 'threatening' letters, demanding payment. One tenant also told us they had to rely on Citizens Advice to set up a payment plan, rather than their landlord.

Contrast these quotes from people we spoke to about how their landlords managed their arrears processes.

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I'd paid my rent on time religiously until that point, but they didn't ask why I hadn't paid and just started threatening me with eviction. That's the worst way to respond as when I'm unwell I just bury my head in the sand. They should have noticed a change in my behaviour. If someone is on time with rent and never misses a payment, you think they'd notice I'd stopped paying

Interview participant

“

I was two days late with the rent as I'd changed jobs. My housing officer called me up after one day and said 'we know how important being on time with the rent is to you - is anything the matter?' It wasn't 'you haven't paid us!' it was 'are you ok? We want to help you and know you usually pay on time'. They rang to support me, not to chase me.

Interview participant

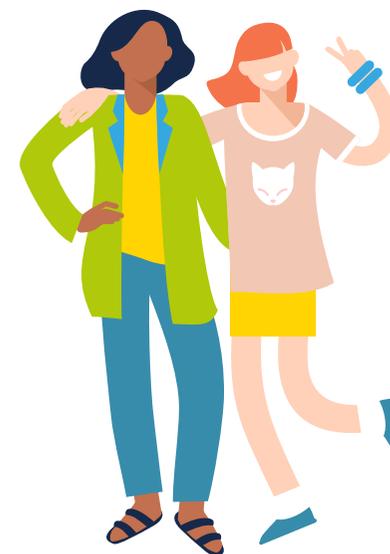
These quotes make clear that your approach to tenants with rent arrears can lead to very different outcomes, both for your arrears and more importantly for your relationships with tenants. Piling on the pressure can contribute to a person experiencing poor mental health and being unable to respond effectively to the situation.

Our recommendations:

These recommendations are adapted from the Money and Mental Health Policy Institute and provide guidance on how to work responsibly with tenants experiencing rent arrears.

- **Ask all your customers if they would like the option to put the details of a trusted friend or carer on their records. That trusted person could be simply an emergency contact who is able to help in a crisis, but other options should include receiving notifications of missed payments, and access to tenancy related communication e.g. letters and emails**
- **Staff must be able to transfer tenants directly to support services, including debt advisors, agencies such as the Samaritans, and the Mind Infoline**
- **Take into account a person's payment pattern when responding e.g. do they usually pay on time and what issues might they need support with?**

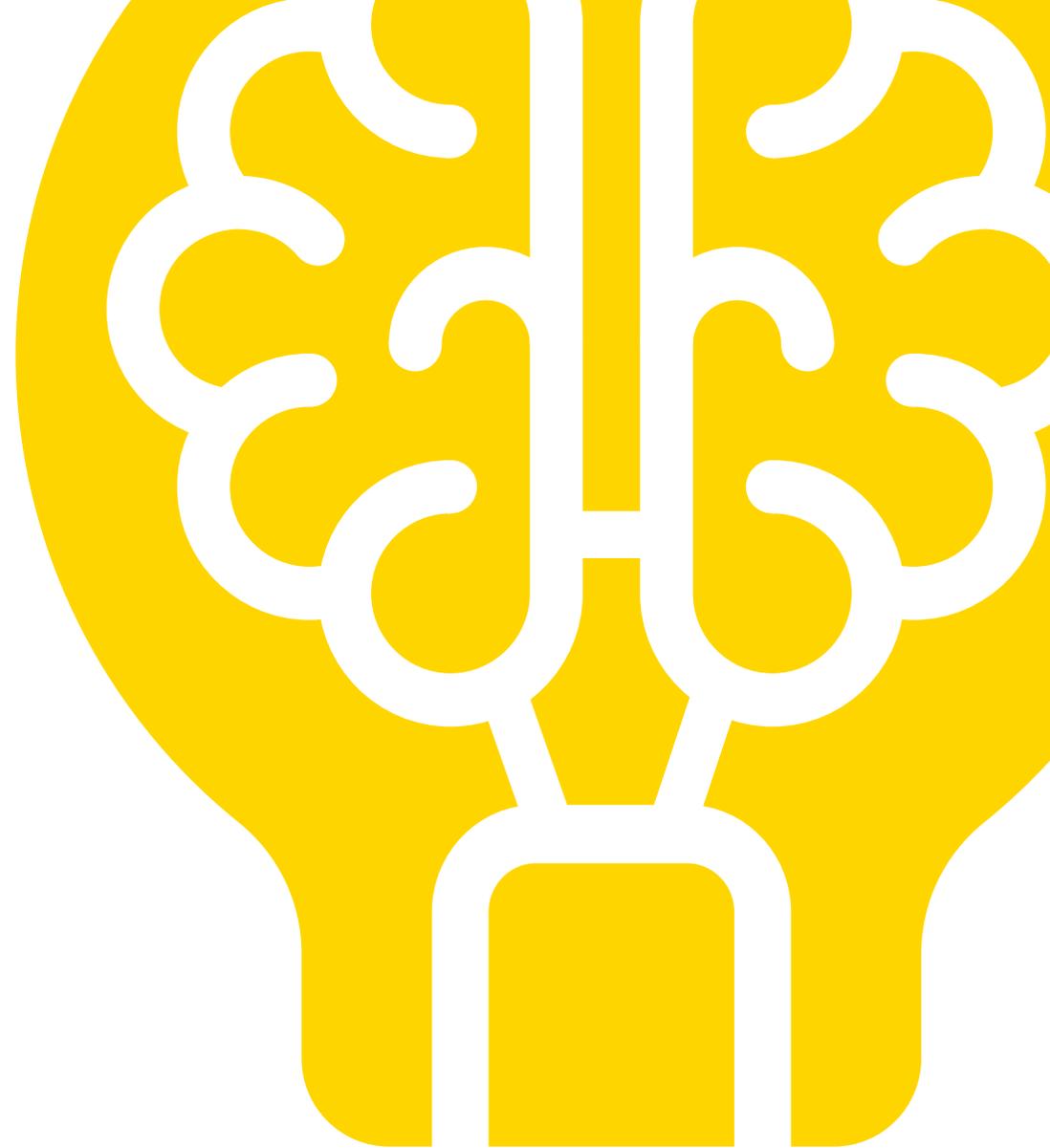
- **All your correspondence with tenants, not just those you know might have mental health problems, should be reviewed to make sure messages of support to maintain tenancies are the first thing people see in a letter, not the last. Collections activity and steps towards court proceedings should be paused if tenants seek debt advice**
- **Income collection, tenancy sustainment teams and anyone entering a tenant's home to enforce an eviction, should have adequate training on interacting appropriately with tenants, including people with mental health problems**





- **Interventions (identified in research commissioned by the Welsh Government) to support someone in arrears to help maintain their tenancy also include:**

- Arranging a multiagency meeting with key personnel who the tenant is known to, for example, social workers, support workers and team members from within the organisation to discuss whether they attempt to make contact;
- Undertaking 'tenancy rescue appointments' for tenants who are facing issues and possible court action but have not been engaging.



Organisations who are improving how they manage rent arrears

Bath-based **HA Curo** strive to reach 'person-centred' solutions for rent arrears. Their approach concentrates on setting up flexible, affordable payment plans and applying for discretionary housing payments (DHPs) and other welfare assistance where people are eligible.

Contact: sue.deedigan@curo-group.co.uk

Following feedback from tenants, **Stonewater** has changed the wording of its arrears notification letters to remove 'harsh language' and use more empowering terminology.

Contact: emily.batchford@stonewater.org



Communicating effectively with tenants and residents

How you communicate with tenants, both as a group and as individuals, is very important. Tenants told us:



There's a role for housing associations in supporting tenants to set up groups. But they need to speak to residents first and build trust and relationships with them. They can't just throw events and surveys at them.



I got a threatening email and they sent me a letter saying I was in rent arrears. If this happened to me five years ago, I would have taken my life because I was really suicidal.

Interview participants

Communicating sensitively about difficult matters like rent arrears or anti-social behaviour can make all the difference, particularly where tenants may have mental health problems that you don't know about.

It is not only the tone of your communications you should consider though; clarity is also vital so that your tenants and residents are able to understand and act, without confusion and unnecessary stress.



One of the most difficult things is understanding the documents they send you. They don't use clear language and it's hard to make sense of the numbers. It needs to be in plain English - what has been paid, what I owe and why. I don't have any issues with bank statements or utility bills. I'm an intelligent person.

Interview participant

Means of communication

It is not just the words that you use to communicate that matter. The medium you use matters too. It's vital to remember that not all your tenants will have access to the internet or social media in their homes or at all. This means that some of your tenants might not get to know about the support that is available, or might miss out on opportunities.



Everything is going paperless. Lots of families on the estate can't afford the internet so how are they meant to respond to housing association surveys on social media? Everything the housing association does is online. Recently, the housing association set up a forum for people on low incomes wanting to set up a small business, but they only advertised it on social media. I knew a lot of people who would be interested in this, but they had no idea it was happening because they're not online.

Communication at the application or pre-tenancy stage

Communicating effectively at the application or pre-tenancy stage can show people that you take the process seriously and recognise how stressful making a housing application can be, and that making an application is often done at very stressful times in one's life. It also reassures prospective tenants that you are serious about supporting all tenants, including people who have mental health problems.



I would like them to call me and find out how I'm doing, give me feedback on bids, and let me know when properties come up. They are not recognising how serious the situation is and the effect it's having on my mental health.


“

Communication is key. Housing associations let themselves down as they do loads of surveys on different things, like demographics, but we never hear back. They collect so much information but don't share what they're doing with it and how it will benefit tenants.

“

They asked for so much paperwork and history but there was no follow-up. I wrote everything down so they should know I had mental health problems. It made no difference. They ask for information but don't give support.

Interview participants

Our recommendations:



- Write documents in plain English, and consider using other formats such as video
- Explain why information is being collected (for example, to provide a service that has been requested), how it will be used and – if relevant – when tenants can expect to hear back from you
- Encourage your tenants to tell you how they prefer to be contacted, and record this information. Don't assume people are unwilling to engage simply because they are not responding to phone or letter contact. It may be that they aren't able to use one particular method of communication but can use another to engage with you
- Where you do collect sensitive information, you must comply with the GDPR requirements and ensure that you obtain the tenant's permission before sharing it with a third party e.g. voluntary organisations who could offer additional support.

Training your staff

It's vital to ensure that your staff are trained to understand how to identify that someone may be struggling with their mental health, to have conversations with tenants about their mental health, and are able to advise people on where they can access support. For example, Local Minds provide mental health services in local communities across England and Wales. The services provided vary according to local need but can include talking therapies, peer support, advocacy, crisis care, and employment and housing support. There may also be other voluntary organisations providing mental health support in your area, and help may be available via GP surgeries.



Frontline staff need training in mental health. If you mention mental health to the housing association, they immediately take a hands-off approach

Interview respondent

This quote emphasises the importance of training your staff and ensuring that they feel confident to have conversations about mental health, and know where to refer people for support. This is essential in ensuring that tenants have the confidence to talk to staff about their mental health. Housing providers should develop relationships with local voluntary sector organisations who can offer practical and social support to their tenants. It's also important to have awareness of voluntary organisations with expertise in supporting particular groups, for example culturally-informed support to people from Black, Asian and Minority Ethnic (BAME) communities.

Our recommendations:

- Include mental health training as part of your induction and customer care training as well as offering further specialist training for people working directly with tenants/customers
- Make sure that all housing and front-line staff receive adequate training on interacting appropriately with tenants, including people with mental health problems
- Make sure that staff are aware of where they can refer tenants who require support with their mental health, encourage them to follow up on referrals, and ensure they themselves are supported if necessary
- Provide training on how people's experience of mental health problems can affect their housing situation and their engagement with housing providers. For example, training could shed light on the reasons why a tenant may struggle to allow access for a gas/electricity safety check, and may enable housing providers to review the way in which they communicate with tenants about these checks.



Improve staff awareness of mental health needs



Radian provides the opportunity for all its staff to attend 'Mental Health 1st Aid training' to make sure that they all have the knowledge and ability to talk about mental health problems with their tenants. It also means that they have enough knowledge to give basic advice on improving and maintaining mental health.

Contact: Cita Jagot
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First Choice Homes (Oldham) trains all staff with the knowledge and skills to identify and have conversations about mental health and where to refer people for additional mental health support. They are currently undertaking a review of their pre-tenancy assessments to ensure that appropriate support needs are identified at the start of a new tenancy.

Contact: Laretta Rothery
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Clwyd Alyn works in partnership with the local health board, which provides mental health training including on signs and symptoms, and services to refer people to.

Contact: Ed Hughes
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Stonewater wanted to put emphasis on mental health support so commissioned a research project around the topic, which identified recommendations for how Stonewater could better support customers struggling with mental ill health.

One recommendation was to provide all staff with a resource pack giving information on signs that somebody may be struggling with their mental health, how to have conversations about mental health, and local and national support services available. Another was to provide mental health first aid training for more colleagues across all departments.

Contact: Emily Batchford
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Providing additional support to tenants with mental health problems

As well as equipping their staff with the basic skills to work with tenants who are experiencing mental health issues, many housing providers also offer additional support services. These might take the form of issue-specific support, such as for people experiencing mental health problems which are related to hoarding. It could also involve working in partnership with other organisations to provide additional activities and support for tenants' mental health. It is crucial that people with mental health problems are involved in developing these types of services. In our interviews with tenants, some told us that they would value the opportunity to talk about their mental health.



There has been no opportunity for me to be open about my mental health problems. They need a mental health group that people can join, which is managed sensitively, and where people can be offered support.

Interview respondent



I have a brilliant relationship with my current housing officer. He made the effort to do a site visit round the estate and introduced himself over email as well. He came into my flat and had a chat with me. I disclosed my mental health issues and he said he didn't want to intrude but asked if I could tell him about them so he would know how to provide support

Interview respondent

In developing this guide, we spoke to several organisations that provide additional support for their tenants and the wider community, and we've included some examples here. You could think about how your organisation can work with tenants to develop services to provide additional support for people with mental health problems. Partnerships with external organisations – such as local NHS trusts – can also be effective.



Stockport Homes Homes has a specialist hoarding support service integrated into the main housing support team.

Stockport Homes also works in partnership with local counselling charity TLC (Talk, Listen, Change) to providing free counselling to any Stockport Homes tenant, or clients of The Prevention Alliance in the Stockport area. The TLC project supports trained student counsellors to deliver counselling sessions in community venues, helping people to cope with issues such as bereavement, relationship breakdown, poor health and other difficulties.

The 'Motiv-8' service supports people who are a long way from employment due to mental and physical health issues. The team works with people to move towards training and employment opportunities.

Community groups are supported to access funding and development opportunities and provide specialist support services in several areas including several community sheds, with practical DIY based projects for isolated, older people.

Contact: Tanya King
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Wakefield and District Housing (WDH) has worked in close partnership with its local clinical commissioning group (CCG) to identify the health inequalities in its local area. One of the gaps identified in tenancy sustainment was in services for people with mild to moderate mental health problems that did not merit intervention by community psychiatric services. Following an independently evaluated pilot, both WDH and the CCG could evidence the benefits of the interventions they made. As a result, both organisations now jointly fund three 'Mental Health Navigators'.

The Navigators - who are clinicians with the local mental health trust - are seconded to the housing team. They carry out a mental health assessment and help customers to identify their unmet support needs. Other work includes coping mechanisms and strategies, encouraging the customer to self-help and manage conditions such as anxiety. The Navigators also help with motivation and assisting the customer with engagement with other support services to aid recovery. This includes but is not limited to diet, lifestyle, alcohol and emotional support.

Consent is always obtained for referrals in to the service and new referrals are triaged to assess the suitability of Navigator support. Customers then complete an 11-point questionnaire (DIALOG which is an holistic assessment tool that looks at the customer's satisfaction with their lifestyle and services), which helps to inform a support plan. Customers also complete this questionnaire at the end of the Navigator intervention and the results are then used to measure the impact.

The initial visit is carried out within five days of the referral and The Navigator then supports the client for up to three months. They also help customers access other services which include:

- **Recover services**
- **Art therapy, and**
- **Group work**

In 2019-2020, 95% of customers engaging with WDH Mental Health Support reported a positive outcome.

Contact: David Thorpe
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Vivid Homes partners with Solent NHS to fund and provide 'wellbeing workers'. These workers provide a triage service and are able to work with clients or refer them onto more intensive NHS mental health support services if required. Vivid and Solent NHS found that their wellbeing project:

- **Reduced usage of NHS services, and**
- **Helped to develop an effective relationship between the NHS trust and Vivid, which has helped ensure tenants with mental health problems can access support**

Contact: Derek Streek
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The wellbeing house - Curo

Curo operates several initiatives to support people experiencing mental health difficulties. It takes an 'asset based' approach to supporting people experiencing mental health issues. This approach looks at the strengths of the individual and builds on those to improve their situation, rather than focusing on emphasising their weaknesses. The focus is on supporting clients to understand their own role in supporting their mental health. To support young people for example, Curo has taken such steps as:

- **Amended policies to allow emotional support animals in their Foyer**
- **Employed young people in apprenticeship administration roles within Curo**
- **Installed a gym in their Foyer in response to customer feedback** (that commercial gyms can be intimidating and expensive)

Curo's 'Wellbeing House' is based in Bath and offers a retreat and respite for people who are experiencing low-mood, anxiety or other life changes that are affecting their health and wellbeing. Originally, the service offered a free five-day retreat from Monday to Friday but a review (in 2018) and consultation with people using local mental health services highlighted the need for a long weekend or seven day stay. As a result, Curo has recently piloted extending the service's hours. Support is provided to clients so that they can develop their own strategies to support their wellbeing, as well as respite from the source of their stress.

However, in response to Covid-19, the Well Being House model has changed. The service was re-purposed to serve the changed needs of the community and to support the local NHS mental health trust to manage bed spaces.



From the 6 April 2020, the Well Being House has been offering a 24/7 stepdown service from mental health wards in partnership with Bath Mind. The new model is funded by 'Winter Pressures' and is delivered in partnership through a Wellbeing Team Leader and Wellbeing Support Workers and Bath Mind Manager and Support Officers. Bath Mind and Curo work closely together to provide relief for customers over 18 struggling with mental health problems or emotional distress and prevent further deterioration that could result in crisis and hospitalisation.

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'I can' hub – Clwyd Alyn

Clwyd Alyn identified an increasing number of people struggling to maintain their tenancies because of their mental health. Working in partnership with the health board for North Wales, Clwyd Alyn set up an 'I-CAN' hub. The aim was to establish a community hub to support tenants' positive mental health and emotional well-being. The primary objective is to provide preventative and early intervention support to enable individuals to prevent the deterioration of their mental well-being and to alleviate social distress/crisis.

A core element to the hub is 'Welcome Wednesday' which brings partner agencies together under one roof. Individuals can then access a range of services within a non-stigmatised community setting. Engaged partners include, GPs, Mental Health Teams, Third Sector Partners, Housing Officers, vets and hairdressers.

Contact: Ed Hughes
edward.hughes@clwydalyn.co.uk

Berneslai Homes – Mental Health Support Scheme

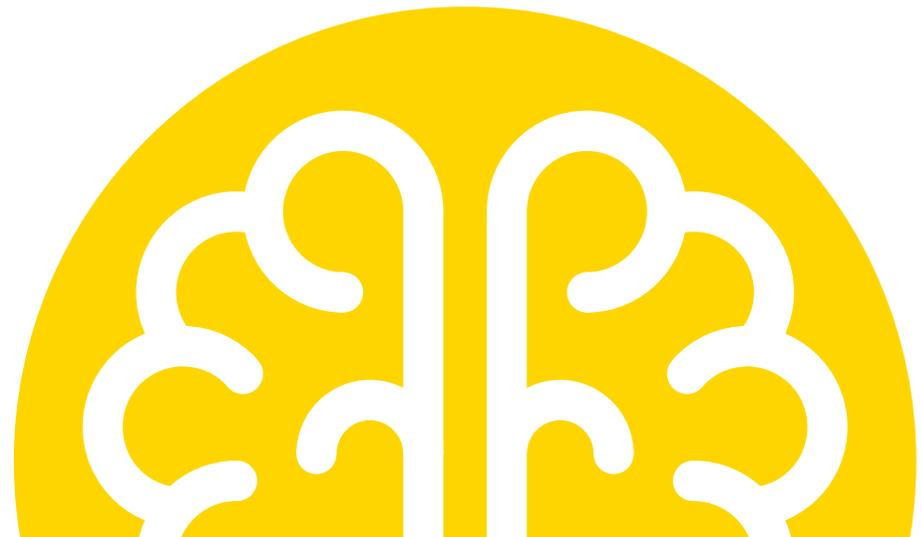


Berneslai started their 'Mental Health Scheme' in September 2016 after noting the significant and increasing number of our tenants affected by mental health problems. The team now consists of four dedicated mental health support workers, offering a flexible, supportive and responsive service. During the pilot, the service made over 220 referrals and delivered over 2,400 interventions, helping people with issues such as depression, domestic abuse, undiagnosed learning disabilities, hoarding and alcohol abuse. Many customers accessing the service have a level of need which falls below the threshold for help and support from statutory agencies and the third sector, and struggle to get the support they need.

Berneslai Homes use a holistic approach which addresses the current and future needs of the individual and their family and not just the symptoms. Support staff work to empower customers to gain the 3Cs: Control over the circumstances of their lives, meaningful contact with others and confidence to live the life they want.

Berneslai Homes also operate a 'something doesn't look right' initiative that empowers their tradespeople to report where they enter a home, and something doesn't look right – this is frequently linked to cases of vulnerability. Team leaders deal with reports from the trades people and then provide feedback on any action taken as a result of the referral.

Contact: Darren Asquith
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Most of the organisations we spoke to and who contributed to this resource told us that they were motivated to act by discovering an increase in the number of tenants experiencing mental health problems. This is especially important during the current pandemic as the lockdown and financial impact of the crisis means mental health problems are increasing. It's vitally important that your organisation works with its tenants and residents to improve the support available for people experiencing mental health problems. It improves the welfare of tenants and increases the chances of people maintaining their tenancies.

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Useful resources

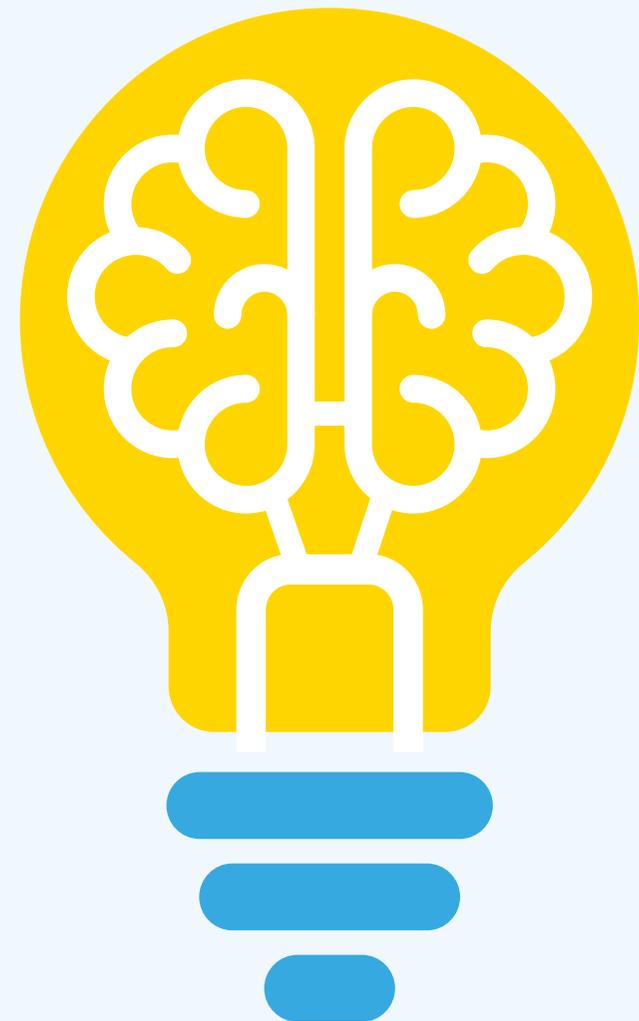
Inside Housing: Advice on top tips on data protection. **Online here.**

Local Minds: Local Minds provide mental health services in local communities across England and Wales. You can find out if there is a local Mind where you live by searching **this map.**

Mind: Mind offers training on customer support and mental health which will increase organisations' understanding of mental health problems and how this can impact on customers, contacts or clients and how best to support them. **Online here.**

Mind Infoline: Mind's Infoline provides an information and signposting service. **Online here.**

Plain English Campaign: How to write in plain English. **Online here.**



Quick reference guide: We've pulled together some of the risks and opportunities at key contact points in a tenancy, to help you review how you handle day to day interactions.

STAGE	OPPORTUNITIES	RISKS
Pre-tenancy, or requesting a move/transfer	<ul style="list-style-type: none"> • Only ask for information you need, and make it clear why you're asking • Use plain language in all communications • Be honest and realistic about what's on offer • Give people the opportunity to have a friend, relative or advocate with them in any interviews, especially viewings. • Suggest they bring a smartphone/camera and a tape measure to viewings. They might also want to make a sketch plan • Encourage people to think about how they would manage practical challenges in a new home or neighbourhood 	<ul style="list-style-type: none"> • The process often requires people to emphasise their vulnerability • The way we prioritise applications can be complex and unclear - it may not seem fair • People may be desperate to move and unrealistic about their options
Letting and moving in	<ul style="list-style-type: none"> • Advertise, or match people to, vacant properties as early as possible - it'll reduce time pressures for everyone. • Offer, or signpost to, support around managing a move - such as Discretionary Housing Payments, help with furniture and so on. • Focus on 'headline' information, emphasise the essentials, and signpost where more can easily be found • Provide checklists to help people keep track of new home admin • Provide information about the new neighbourhood - contact details for schools and GPs, bus routes etc. • Get in touch after a few weeks, to check the tenant has settled in OK 	<ul style="list-style-type: none"> • Pressure to accept an offer and move quickly • Lots of information at once • Tenancy admin is on top of all other aspects of moving home (new journey to work, new schools, change of address, changes to benefits, new utility accounts, learning about the new neighbourhood etc.)
Managing arrears	<ul style="list-style-type: none"> • Contact the tenant's advocate or supporter, if you have their consent to do so • Be clear about responsibility, but offer/signpost support at an early stage • Ask about wider problems/be aware of signs 	<ul style="list-style-type: none"> • 'Strongly worded' letters may cause panic • Rent arrears may be part of wider debt problem, or symptomatic of other challenges

STAGE	OPPORTUNITIES	RISKS
Managing ASB	<ul style="list-style-type: none"> • Be open to hearing both sides of any story • Beware of placing too much emphasis on someone's behaviour in a previous context • Focus on the impact that people's behaviours and actions have on their neighbours • Consider involving a local mediation service if one is available 	<ul style="list-style-type: none"> • Tenants may feel anxious or stressed about challenging neighbours' behaviour • Equally, they may not realise their own behaviour is a problem to others • Lack of confidence and/or defensiveness may appear as aggressive, confrontational or guilty
Repairs and maintenance	<ul style="list-style-type: none"> • Welcome repair requests – an early fix may save money later • Use plain language to talk about repairs • Be as clear as possible about the process – who will visit the home and when – in case people want to arrange for someone to be home with them • Check for understanding, and check that people are comfortable with the process – they may not raise problems unless you ask • If tenants are reluctant to let people in, this could be a sign of wider problems. Ask about their concerns and offer support, before moving to legal enforcement 	<ul style="list-style-type: none"> • Tenants may feel anxious or stressed about reporting repairs, or about being asked technical questions about the repair • Tenants may be concerned about letting people into their home
Ending a tenancy	<ul style="list-style-type: none"> • Be clear about the tenant's responsibilities, but offer/signpost support if it's needed • Focus on 'headline' information, emphasise the essentials, and signpost where more can easily be found • Be as clear as possible about the process – who will visit the home and when – in case people want to arrange for someone to be home with them • Check for understanding, and check that people are comfortable with the process – they may not raise problems unless you ask 	<ul style="list-style-type: none"> • Tenancy admin is only part of a wider process. Moving home can be very stressful and complex • If a tenancy is being ended following bereavement, the family members are likely to be grieving, they may be distressed, and may be unfamiliar with the landlord's admin processes