

Holding on to Home

Promoting tenancy sustainment in social housing: a guide for social landlords



The Holding on to Home study team
December 2024

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About the Holding on to Home study

It was conducted between 2022-2024 in England, with four case study landlords: Southern Housing; whg (Walsall Housing Group); East Riding of Yorkshire Council; and Stockport Homes. It involved: a survey of 1,213 social housing tenants; interviews with 64 social housing tenants; 67 interviews with national stakeholders and with social landlords and support organisations; analysis of the rent accounts of 38,456 tenants; diaries completed by tenants; and analysis of 140 telephone conversations between landlords and tenants about rent payment issues.

About the research team

The Holding on to Home study was led by a team at Sheffield Hallam University, based at the Institute of Social Sciences and the Centre for Regional Economic and Social Research (CRESR), in partnership with the University of the West of Scotland. The team comprised: Paul Hickman; Kesia Reeve; Maddy Arden; Emma Bimpson; Martin Lamb; Laura Kilby; Tony Manzi; Beth Speake; Peter Thomas; and Ian Wilson.

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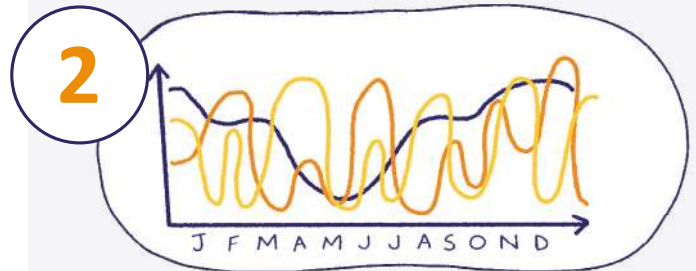
Introduction

This guidance draws on evidence from a large-scale, multi-method, two-year study of tenancy sustainment: the **Holding on to Home** study. It provides evidence and guidance to help social landlords develop and improve tenancy sustainment policies and practices, alongside practice examples from the Holding on to Home case study landlords.

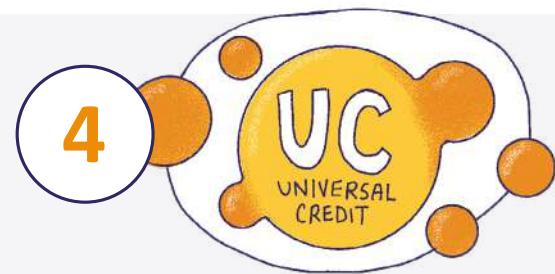
The research findings¹ on which this guidance is based are:



Many more tenants are struggling to pay their rent than shown by arrears figures alone. Our survey of tenants of three case study landlords found that 9% were in arrears but 70% were struggling to pay their rent. Significantly, 69% were making sacrifices (not eating, selling possessions, borrowing money or not using heating) to afford their rent. There may, therefore, be a significant number of social housing tenants at risk of rent arrears but not known to their landlords as needing support.



Rent payment patterns fluctuate from one month to the next, such that tenants cannot be easily categorised into those who do/can and those who do not/cannot pay their rent.



Some changes in the benefit system appear to have increased tenants' risk of rent arrears, especially the introduction of Universal Credit (UC).



Rent arrears are primarily caused by tenants' financial circumstances - low income, precarious employment, indebtedness, lack of savings - rather than their budgeting capabilities or motivation to pay. Tenants actively avoid falling into arrears, even if it means prioritising rent payments over other essential items, and are generally skilful money managers.



Tenants who are struggling to afford their rent are most likely to find it difficult to communicate with their landlord about their rent. The most commonly cited barriers to engagement were being 'too nervous', 'too embarrassed', and 'too worried'. Tenants in our survey expressed a clear preference for telephone communication for issues relating to their rent (58% compared to just 10% expressing a preference for face-to-face conversations).

¹ The study's key findings are presented in: Holding on to Home study team (2024) Holding on to Home: Tenancy sustainment in social housing: key findings. <https://holdingontohome.org/final-outputs/>

Landlords will need to consider their own organisational practices and structures, specific local challenges and opportunities, and the profile of their tenants to develop locally tailored approaches. We also acknowledge that social landlords face considerable financial (and other) challenges, operating within a rapidly changing environment.

Nevertheless, these priority areas provide landlords with a **framework for developing tenancy sustainment strategies**.



1. Generating accurate, relevant data



2. Maximising tenant incomes



3. Improving communications and engagement

Generating Accurate, Relevant Data



Key Challenge

Landlords often rely on rent arrears figures to identify tenants who are struggling to pay their rent, with an emphasis on intervention only once arrears have reached a certain amount. This measure is a poor indicator of tenants under stress. Landlords need to be able to identify all tenants at risk, including those who are struggling but not currently in rent arrears, and who are paying their rent but only by sacrificing other essentials or incurring debts elsewhere. This requires up-to-date, accurate information, enabling landlords to respond preventatively.

Strategies to address the problem

Social landlords should make effective use of business intelligence, information technology and databases to understand the needs of residents and identify appropriate interventions. Landlords can make good use of software and IT packages and products designed for the social housing sector and organisations working with low-income households.

There are three crucial components to data-driven assessments of rent arrears risk:

1. Look beyond standard rent arrears risk measures (e.g. arrears over four weeks) and traditional data sources. For example, landlords could: monitor individual tenant rent payment patterns; record tenant contacts to identify those who never make contact and those who very frequently contact their landlord; use 'smart' systems to identify unheated properties; flag all changes of circumstances; and subscribe to products that give access to and/or model household data (financial, demographic, benefit receipt, credit scores).
2. Develop a profile of potential risk factors to identify those in need of tenancy support. This system can be used to segment tenants so that communications and support can be targeted and tailored. For example, landlords could use the typology of rent payment patterns developed for the Holding on to Home study, which used rent data to segment tenants into: full payers; one-off underpayers; infrequent underpayers; frequent erratic underpayers; and frequent persistent underpayers. It is important that a risk profile system incorporates trigger points such as loss of employment, change in household composition, and move onto UC. Information should also be collected at an early stage to identify vulnerabilities of new tenants, so landlords should prioritise contact with tenants at the start of tenancies which can inform (and set a pattern for) later contact.
3. Make sure systems are effectively integrated in order that, for example, a problem identified through a repairs visit can be communicated to the housing management team and can be triangulated with rent data (paying attention to GDPR and confidentiality). Tenancy sustainment is a whole business responsibility where landlords can benefit from synergies between different sections of the organisation - for example, where caretakers, cleaners and maintenance staff can be trained to spot signifiers of tenancy sustainment risk. Integrated systems allow for this important cross-communication.



Case Study Examples

Southern Housing uses customer data to target financial inclusion support

As one senior officer commented: *“About 19% of our resident population have greater risk of financial household challenges. That’s about 14,800 households. What we’re doing is we’re running and saying ‘OK, who is at greater risk?’ And, typically, it may be those on partial Universal Credit or partial work who are self-payers. They’re not going to have an immediate capacity to meet all of the household cost rises that are coming on them. If they’ve got kids in the house, then we know there’s an added risk, because they’ve got responsibilities for those kids and the cost of the childcare as well. And we’re looking at age ranges, et cetera. So, we’re trying to factor and segment what we understand are the risk items and then tailor particular interventions”.*

Whg has implemented a protocol called ‘Clever Conversations

Staff across the organisation, including repairs operatives, are encouraged to actively listen to customers and identify risk. In this way, the organisation is making ‘every contact count’ in their efforts to identify, understand and respond to tenant needs. This approach also acknowledges that tenancy sustainment is not just about rent, and that difficulties can present in a variety of ways.

East Riding Council pay a license fee to Policy in Practice to use their Low Income Family Tracker (LIFT) Dashboard

This brings together different datasets to identify households in different ‘risk’ categories that allows them to target those in need of support, to inform campaigns (e.g. to improve take-up of a particular benefit), and to tailor communication to different households. A senior officer described the functionality and benefits of LIFT: *“It brings in data from your council tax system, your benefits system...your housing benefit overpayments...rent details, so it brings in data like household tenure, household composition in terms of number of people or if you’ve got dependents, non-dependents. It brings in the income from the benefits side so you can model that, but then it also looks at what the expenditure levels would be for say a family with three children under 18 in a property... and it then categorises people as coping, in crisis, struggling etc. So we could... send out differently worded letters to people... we can run data reports where, say someone’s claiming universal credit for rent but they’re not on council tax support... We can pull things like they’re over 75 but they’re not in receipt of pension credit... we’re targeting people on Universal Credit when the £20 a week drop-off came in terms of how we could support them”.*



Maximising Tenant Incomes



Key Challenge

Some tenants are struggling to pay their rent and meet other essential items of spending. Tenancies where rent may be paid on time, but tenants are unable to adequately heat properties, to feed their families or need to rely on loans to survive, are unsustainable and create other social and tenancy problems.

Strategies to address the problem

A key conclusion from the Holding on to Home study is that it is only by improving tenants' financial resources that they will be in a better position to sustain their tenancies. Interventions designed to improve tenants' motivation to pay their rent (e.g. 'nudge' communications) or their capabilities (e.g. budgeting advice) are unlikely to improve rent payment rates significantly. Support that increases income such as benefit checks, debt advice, financial inclusion teams, welfare funds, and employment support will be more effective, and it is here that landlords should focus their efforts.

This should include:

- Strategies to manage the impact of welfare reform and other aspects of the benefit system, especially for tenants moving into UC but also for those subject to the benefit cap and having automatic deductions made from their benefit. This might include increased contact, support or referrals to financial inclusion teams for tenants newly affected, and information about hardship funds.
- Being (and being seen as) a financial ally to tenants. This fosters trust and engagement better than strategies which prioritise income collection.
- A digital inclusion strategy, to ensure that tenants can take advantage of available online opportunities (financial and other) and landlord support services, and to facilitate wider social contact. Residents must be at the forefront of initiatives, however, and so this should be 'digital by choice', rather than 'digital by default'.
- Making sure staff are knowledgeable about all relevant national and local funding streams, as well as offering their own hardship funding and discretionary payments where possible for tenants in severe financial difficulty.
- Employment support and training to create opportunities for engagement and empowerment. As a senior officer from one Holding on to Home landlord commented:

“It’s not good enough for us to have residents who are merely surviving financially, you know that may be the reality for so many people over the next two years. But it’s only good enough if we’ve got households who are thriving. And that means being economically active... The money guidance bit at the minute still feels a bit like it’s just trying to help people keep their heads above water - and that should not be our ambition long term. It’s got to be more than that”.



Case Study Examples

Southern Housing has a wide-ranging Social Impact Statement [strategy] and carry-out a range of 'social impact' activities

The strategy has three main goals: building financial resilience and improving digital skills; strengthening communities and improving places; and maximising social value outcomes. The strategy is designed to create jobs and raise incomes, to ensure improvements to resident wellbeing, and to develop effective neighbourhoods. Southern Housing has a discretionary payment and hardship fund aimed at residents who experience difficulties paying their rent and meeting essential needs. Residents in severe need are referred by support workers. Residents can also access advice and guidance on financial debt and energy saving initiatives. This support includes a financial wellness tool, assistance with flexible rent payments ('Flexmyrent') and a partnership arrangement looking at the links between finance and mental health ('Togetherall').

Whg has developed a community champions model

A senior officer reported: *"(the model) was designed by whg 19 years ago as a model to reach customers who despite having the worst outcomes often had the least access to services and were described as 'hard to reach'. The overall objective of the Champion model is to build customers' confidence and skills which ultimately increased their ability to sustain their tenancy."* Champions, who are whg tenants, *"are recruited and trained to engage with whg customers with diabetes or asthma and... engage and upskill people to get online and... Kindness Champions... work with people who are lonely and isolated, and employment and training champions move customers nearer to work. A typical Champion is employed for approximately 2 years and gains a minimum of a level 2 qualification. Champions go door to door or meet customers in day-to-day places such as school playgrounds, shops or at or bus stops"*.

East Riding Council's 'Help for Housing' fund

The fund, which was East Riding's response to the cost-of-living crisis, for a two-year post within the Council's Your Money team (their financial inclusion team) to deal specifically with social housing tenants and financial issues related to tenancies. This worker had a good understanding of tenancy issues, had links with the housing officers, and could liaise with housing teams and so: *"that improved communication with our housing department"*. This also served the purpose of upskilling other workers in the Your Money team in tenancy issues, and educating housing officers in welfare rights and financial inclusion issues, and so has had lasting impact beyond the terms of the funding.



Improving Communications and Engagement



Key Challenge

Communication between landlord and tenant is a key element in sustaining tenancies. It allows landlords to offer support to tenants, refer them to internal teams or external agencies, and is a vital opportunity to negotiate rent payment arrangements, which can halt eviction proceedings.

Yet, the Holding on to Home study found that tenants in the most need of support from landlords can be the least likely to seek it out, often because of anxiety, worry or shame about their situation. Or, tenants make contact only once significant arrears have accrued. Engaging tenants in talk about money is challenging for both landlords and tenants. Landlords therefore need to consider how to remove, or at least lessen, the stigma attached to conversations about debt and to engage in more productive forms of engagement with residents.

Strategies to address the problem

Training to improve verbal communication about financial difficulties and rent payment

The quality of communication with tenants is crucial. Our conversation analysis² found that some approaches increased the likelihood of productive discussions with outcomes that both tenant and landlord were happy with, whilst others created significant barriers. Barriers were created when conversations were framed in ways that involved 'constructing burden' (either framing tenants as a problem, or creating additional responsibility for tenants to manage); 'problem avoidance or problem ambivalence' (showing little empathy and/or disregarding the challenges faced by tenants) and 'doing to rather than doing with' (framing the tenant as at fault and pursuing an inflexible, landlord-led solution). Productive discussions between landlord and tenant, in contrast, were based on principles of empathy and understanding, shared responsibility and taking collaborative ownership of problems, and proposing mutually beneficial 'non-directive' solutions.

² See <https://holdingontohome.org/wp-content/uploads/2024/10/Conversation-analysis-report-FV.pdf> for further details about the conversation analysis method, and for the full findings and recommendations from our analysis of conversations between landlords and tenants about rent payment.

This analysis ([Conversation Analysis Report](#)) arrived at recommendations to help improve spoken communications between landlords and tenants that might be used for call handler training.

Remove the Burden

- Actively communicate to tenants what you can and will do on their behalf.
- Frame offers of help using a basic linguistic structure of 'I am going to do x for you'.
- Frame requests to tenants using a collaborative linguistic structure, prefacing the help being offered: 'I will do x, can you do y'.

Acknowledge the problem as a problem

- Actively communicate empathy and understanding and frame financial/debt related challenges as objective problems.
- Frame demonstrations of empathy using the basic linguistic structure of 'I hear and affirm that x is a challenge'.
- Where it is authentic to do so, use mirroring to offer alignment with tenants' problems. 'I have similar experience of x and I understand the challenge'.
- When dealing with complex challenges, especially linked to benefits claims, demonstrate active involvement in problem solving using the basic linguistic structure 'I am thinking x'. This can be adapted to other terms which convey the call handler is engaged in problem solving (e.g. 'wondering', 'puzzling' 'considering').



Seek collaborative tenant-owned solutions

- Pursue collaborative solutions using an 'offer' based linguistic structure. E.g. 'has anyone suggested that we do x?', 'how does x sound to you?', 'would you prefer x or y next step?'
- Invite tenants to narrow in on the most sensible or feasible option from those being considered, via a linguistic structure that closes the agreement. E.g. 'Would you like x to be the case?', 'I can organise x, would you like me to do that?'
- When tenants pursue solutions not well aligned with their circumstances, invite them to reconsider by offering an alternative option using an either/or linguistic structure: 'x is one option but what about y'.
- Note that in some contexts, including when tenants are experiencing urgent problems, crisis, or significant psychological distress, an alternative, more directive immediate problem-solving approach might be more appropriate.

2. Make every conversation count

All forms of contact provide an opportunity to develop trust, and identify and discuss mutual concerns. Tenants may be reluctant to get in touch about rent arrears, but they will get in touch about repairs or neighbourhood nuisance and so every contact should be seen as an opportunity. This must be conducted ethically and sensitively, however, carefully determining an appropriate balance between proactive and intrusive engagement, and considering when, where and with whom sensitive conversations about financial issues should take place.

3. Make sure telephone communication is an option for contact about rent and financial difficulties

Landlords should use a range of methods to engage with tenants, including holding triage conversations over the phone, text messaging and social media (such as Whatsapp groups) but it is important that telephone contact remains an option, particularly for discussing sensitive issues like arrears and other debts. Tenants can find it easier to have these difficult conversations if they do not have to face an officer from their landlord.

Case Study Examples

Stockport Homes has introduced a process to ensure that every conversation counts

"We've introduced a framework around quality conversations". The objective was to ensure "that 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? Are we really understanding and getting to the bottom of what that customer is contacting us about - or we're ringing them about".

Whg is committed to working proactively with tenants to prevent arrears

It has developed a scheme to engage regularly with more than 50 of the tenants identified as the most vulnerable, which, importantly, allows them to opt-out if they do not wish to engage. The scheme involves tenants receiving a monthly early morning 'checking' 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 respond, they receive an automated call from the scheme team later that day, which, again, provides them with the opportunity to opt-out. The scheme was *"a way of keeping in regular touch, but without having to work through a list of ringing every single customer....and keeping in touch without necessarily being on their [tenants'] backs all the time...you have to find the right balance. Really, we don't want to become a nuisance". As a staff member explained: "With collection we don't follow normal recovery procedure. We avoid sending out letters and things like that and we look to provide a different form of support and much more one-to-one basis".*

Taking things forward: important considerations

Working with a broad understanding of tenancy sustainment

The Holding on to Home study has highlighted the significant challenges of tenancy sustainment, recognising that financial hardship negatively impacts every aspect of tenants' material and psychological wellbeing.

Within this context, there is a need to rethink how we understand and define tenancy sustainment. Tenants may be paying their rent and still in situ, but only at the cost of not eating, failing to heat their homes, incurring debt or selling possessions.

We want to see tenancies, and tenants, who are thriving, not just being 'sustained'. Landlords should therefore critically assess how they understand, define, and measure tenancy sustainment, developing a broad understanding which encompasses measures relating to the health, quality and liveability of that tenancy.

Prioritising tenancy sustainment activity

Tenancy sustainment needs to be prioritised as a whole business responsibility and viewed as an investment not a cost. Social landlords face significant financial constraints, but this should not detract from a wider vision of being what one Holding on to Home landlord termed a 'social purpose landlord'.

Involving tenants

Tenant involvement in decision-making helps break down psychological barriers between landlord and tenant, so developments in tenancy sustainment policy and practice has to maximise their participation. They should be offered meaningful choices, for example, in relation to: communication preferences; how to engage with the landlord; and how they are supported. This work aligns with wider discussions in housing management practice (post Grenfell Tower tragedy) about ensuring tenants are at the centre of housing organisations.

And finally..... remember that tenancy sustainment strategy will always be 'work in progress'

Changes in working practices can be difficult. Landlords will need to invest in training, pay attention to staff morale and motivation and to commit scarce resources. The approaches must be ethical and seek to build trust rather than entrenching cynicism. An effective approach will also need procedures to measure the impact of tenancy sustainment work. This will involve monitoring changes in the profile of tenants, improving data sources, and evaluating interventions at different stages of a tenancy for different population groups. Finally, there is a need to acknowledge that these strategies are always 'work in progress' and should be based on mutual learning and discussion.



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