

Review into the Beginning of Tenancies at Selwood Housing

September-November 2021

Introduction

Following the reviews by the Scrutiny Team on End of Tenancy in 2018 and Voids in 2019, the team felt it was now worth looking at the next part of the process, the Beginning of a Tenancy.

For the period 2020-21, 408 homes were let by Selwood Housing. This comprised 284 general needs homes (73 new build homes), 65 category 1 homes (sheltered housing), and 59 category 2 homes (supported housing).

The coronavirus pandemic changed the local environment that the lettings team operated in. The principal local authority, Wiltshire Council, closed the housing register for almost 3 months and a tenant's ability to move was clearly impaired. Lockdown impacted on the construction industry, and work on sites was put on hold during the summer. This meant that handovers of new build homes were bunched up towards the end of the financial year. In addition, Selwood Housing had to consider how they conducted tenant interviews, viewings, and handovers.

Despite the disruption caused by the pandemic and the enforced change to ways of working, the Scrutiny Team still felt that there was value in doing a review. Selwood Housing are currently beginning a digital transformation project, named Horizon, which they are also using as a vehicle to redesign several key processes and service delivery offers. Alongside helping Selwood Housing understand tenant priorities better to feed into their service offer, the Scrutiny Team were presented with a unique opportunity to directly feed into the Horizon programme's work with the lettings team.

In discussion with the Income & Lettings Manager, it was agreed that a review be undertaken by the Scrutiny Team to:

- i. understand what service the lettings team provides from the moment that the team are advised a property has become, or is about to become, vacant to the point when the rent account is set

up for the new tenant (and the tenant is then under the care of the neighbourhood's team);

- ii. produce a report outlining findings and proposing any recommendations for service improvement; and
- iii. share the review recommendations with the Horizon programme team as they redesign elements of the lettings process and digital offer that Selwood Housing provide.

The team chose to focus only on tenancies for homes, and not garages, and we also excluded the process Selwood Housing follows for prospective shared owners. This was purely a practical consideration as both processes are different and would complicate this review. The scrutiny team chose to include within the review parameters all the policies around beginning a tenancy, which included those relating to the suitability of a property and neighbourhood for a prospective tenant. However, we agreed it would be inappropriate for the team to get involved with or know the personal details and exact arrangements set up for any more sensitive cases the team dealt with.

Objectives

The objectives of the Scrutiny Team review, as agreed with the Lettings Manager, are as follows:

- a. To examine and review Selwood Housing's lettings policy, including the criteria to let and policies relating to the distribution of tenants, the website information and any information given to tenants as part of the sign up process and the lettings team procedures to ascertain effectiveness, value for money, ease of use, clarity, objectivity, accessibility and fairness;
- b. To consult and review the perceptions of a representative sample of tenants who have recently moved to a Selwood Housing property, to include understanding how confident the tenant feels about the process and about Selwood Housing being their landlord and if they received the right information at the right time in the process;
- c. To talk to and work with the Lettings team to understand the approaches to letting being undertaken through a range of methods, for example for difficult to let properties, and to help us understand their views of the current process;
- d. To examine the expectations of the tenant from Selwood Housing and the expectations of Selwood Housing from the tenant;

- e. To consider the relationship between the responsible council for a property, Selwood Housing and any other agencies involved in the lettings process;
- f. Review complaints and compliments statistics and any existing key performance indicators (KPI's)
- g. To carry out a benchmarking exercise with a selection of other housing associations to compare similar lettings policies and procedures and identify any good practice in the sector;
- h. To consider any sector expectations that have been set out in both the NHF Together with Tenants Charter and the Government Social Housing White Paper, and any other key Government laws and policies;
- i. To draft a final board report and produce recommendations and associated observations in partnership with the Income & Lettings manager;
- j. For learning outcomes from the review to be fed back to the relevant areas of the organisation; and
- k. For any action plan/observations to be monitored by the relevant Selwood teams and the scrutiny team.

Review Process

To achieve the objectives of the review, as detailed above, the Scrutiny Team undertook the following actions:

1. The team explored in detail the existing information and policy documents the lettings team at Selwood Housing use and the information available to prospective tenants on the website.
2. The team searched for any key industry or Government laws and policies in relation to letting homes to social housing tenants. This included considering the NHF Together for Tenants charter and the Government Social Housing White Paper.
3. It examined the complaints and compliments given about the service.
4. A benchmarking exercise was undertaken to identify what other housing associations do and to find any examples of good practice.
5. The team interviewed a selection of the Lettings team at Selwood Housing and had regular dialogue with the Service Manager.

6. The team telephone interviewed a selection of successful tenants from the last 6 months and simultaneously emailed the same cohort a link to an online survey which asked the same questions.

Findings and Observations

1. Existing information and policy documents

- 1.1. The main lettings policy was updated in October 2019. All of the policies make reference to the relevant Government legislation and policies, and provide web links to other industry guidance, keeping the policies up to date and relevant.
- 1.2. The average house prices and private rents that the lettings team use as a reference point, however, is last dated September 2017. The scrutiny team observed that the housing and private rental market is likely to have changed considerably since then.
- 1.3. The scrutiny team were impressed with how comprehensive and detailed the provided documents were, even including flow charts, checklists and comprehensive supporting documents to help staff navigate the lettings process. Other supporting policies and the appendices include information on:
 - 1.3.1. housing need categories;
 - 1.3.2. property eligibility;
 - 1.3.3. possible reasons for refusal;
 - 1.3.4. the difficult to let lettings strategy; and
 - 1.3.5. the right to rent procedure.
- 1.4. All of the policies strike a good balance between meeting the legal duty to house people and Selwood Housing's own additional commitments to relieving poverty within local neighbourhoods and building sustainable communities.
- 1.5. For example, the changes that the predominant local council, Wiltshire, made to their own housing register, whilst reducing the number of people on the list waiting for social and affordable housing, has meant that there tends to be a higher volume of more vulnerable people who are looking for housing. The scrutiny team felt that Selwood Housing does very well at trying to balance this with the overall purpose and charitable aims of Selwood Housing, and ultimately trying hard to make the best use of their housing stock for everyone involved.

- 1.6. A selection of relevant and to the point information is provided to each new tenant when they collect the keys for their new property. The documents seem to anticipate the most frequently asked questions and includes links to the Selwood Housing webpages. These documents include:
 - 1.6.1. Information on how the external doors work for flat blocks;
 - 1.6.2. Details on what to do when a fire or smoke alarm goes off; and
 - 1.6.3. The offer of window restrictors.
- 1.7. The webpages are easy to access and navigate, and include information on:
 - 1.7.1. moving in;
 - 1.7.2. what to expect when you get to your new home; and
 - 1.7.3. how to report a repair.
- 1.8. In some cases, where a property is a relet and it needs redecorating, a new tenant may be offered decorating vouchers so that they can redecorate their new home themselves to their own preference, instead of Selwood Housing redecorating a property in a generic, neutral colour scheme throughout. In these cases, the tenant can decide if they'd like the vouchers, or if Selwood Housing should proceed with the decorating before the tenant moves in. The scrutiny team did note that the value of the vouchers has not changed for many years.
- 1.9. Each month, the team audit 10% of the lettings from the previous month to ensure compliance with the policies and procedures. The scrutiny team felt that this was good practice and proportionate for the team's needs.

2. Government expectations

- 2.1. The scrutiny team considered the two major pieces of current Government and industry literature regarding the expectations of social landlords in letting their properties.
 - 2.1.1. The charter for social housing residents: social housing white paper
<https://www.gov.uk/government/publications/the-charter-for-social-housing-residents-social-housing-white-paper/the-charter-for-social-housing-residents->

[social-housing-white-paper](#) website last updated 22 January 2021.

2.1.2. Together for Tenants

<https://www.housing.org.uk/our-work/together-with-tenants/> latest report dated 20 October 2020;

- 2.2. As mentioned in section 1, all established laws and mandatory Government policies are referred and linked to throughout the lettings policy and procedure documents. The scrutiny team are satisfied that Selwood Housing complies with all existing legislation.
- 2.3. The charter for social housing residents: social housing white paper sets out the Government expectation that every social housing tenant should (amongst other measures):
 - 2.3.1. Be safe in your home;
 - 2.3.2. Be treated with respect; and
 - 2.3.3. Have a good quality home and neighbourhood to live in.
- 2.4. Chapter 6 of the white paper, "To have a good quality home and neighbourhood to live in", is of particular relevance for the lettings team. It includes a focus on allocating housing in a fair way and in such a way which will achieve best outcomes for local places and communities. It sets out the Government aspiration to:
 - 2.4.1. Review professionalisation to consider how well housing staff are equipped to work with people with mental health needs and encourage best practice for landlords working with those with mental health needs.
 - 2.4.2. Clarify the roles of agencies involved in tackling anti-social behaviour and signpost tenants to those agencies who can give them the most appropriate support and assistance when faced with anti-social behaviour.
 - 2.4.3. Consider the results of the allocations evidence collection exercise findings to ensure that housing is allocated in the fairest way possible and achieves the best outcomes for local places and communities.
- 2.5. Chapter 1 of the white paper, "To be safe in your home" also has some impact on the process the lettings team take part in, with

regards to the quality and standard of the properties they re-let. The scrutiny team know that Selwood Housing are currently reviewing their property standard at handover to new tenants, following an action identified in a previous review the Scrutiny Team conducted in 2019 [Scrutiny team review - voids - Selwood Housing](#).

- 2.6. Together for Tenants is written by the National Housing Federation (NHF) to support a sector-wide initiative focussed on strengthening the relationship between tenants and housing association landlords. There are several points mentioned in the charter which are relevant to this review. Adopters of the Together for Tenants charter commit to (among other things):
 - 2.6.1. Relationships: Housing associations will treat all residents with respect in all of their interactions. Relationships between residents and housing associations will be based on openness, honesty and transparency.
 - 2.6.2. Communication: Residents will receive clear, accessible and timely information from their housing association on the issues that matter to them, including important information about their homes and local community, how the organisation is working to address problems, how the organisation is run, and information about performance on key issues.
 - 2.6.3. Quality: Residents can expect their homes to be good quality, well maintained, safe and well managed.
- 2.7. The Scrutiny Team thought that there is a particularly strong emphasis in both documents on communication with tenants, transparency and fairness, and safe, good quality homes. The aspiration set out in Chapter 6 of the social housing white paper, as above, supports the feedback that staff gave (detailed below in section 5) regarding their own training needs and confidence in communicating effectively and meaningfully with all prospective tenants.
- 2.8. The team acknowledges that both documents include many things that Selwood Housing already do along with some elements that do not apply to Selwood Housing.

3. Complaints and compliments

- 3.1. There have been 16 expressions of dissatisfaction (EODs) since April 2020, of which 7 were upheld or partially upheld, including only 2 since April 2021, 1 of which was upheld.
- 3.2. They were all regarding:
 - 3.2.1. Money or misunderstanding of how the direct debit payments were calculated;
 - 3.2.2. The general state of repair of the property as the tenant moved in or the decorating vouchers the tenant was given to decorate/repair the property; and
 - 3.2.3. The initial decision to let.
- 3.3. Since March 2020, the team have had only 7 stage 1 complaints (one stage further on than expressions of dissatisfaction), 6 of which were upheld
- 3.4. Half of those complaints were regarding money, either
 - 3.4.1. asking for a waiver on their rent due to not being able to move because of the covid-19 pandemic; or
 - 3.4.2. disputing charges.
- 3.5. The other half were about the general state of repair of the property as the tenant moved in or the decorating vouchers the tenant was given to decorate/repair the property.
- 3.6. The Scrutiny Team were not provided with any compliments data.
- 3.7. All the key targets for the lettings team are currently regarding the amount of days a property is not let for. For every day a property does not have a tenant, this results in a loss of income for Selwood Housing, and therefore resulting in a loss of reinvestment in housing stock or communities.
- 3.8. However, during the staff interviews, a couple of staff did question whether Selwood Housing were always measuring the right statistics – and that sometimes they felt that colleagues could be too number focussed on having zero days of no income from a property versus ensuring properties were of a suitable standard and let to the right tenants.

4. Benchmarking

- 4.1. Similarly to the Scrutiny Team's last review, conducting a review during the covid-19 pandemic has made finding information about other housing associations for benchmarking very difficult. The Scrutiny Team was unable to make direct contact with housing associations in many cases.
- 4.2. However, the team was able to find 2 housing associations who are of a similar size to Selwood Housing:
 - 4.2.1. Gloucester City Homes; and
 - 4.2.2. Sutton Housing Society.
- 4.3. On reading the information the Scrutiny Team found, the lettings policies were very similar, focussing not only on letting to the right people but also on building cohesive and sustainable communities.
- 4.4. In general, like Selwood Housing, many of their lettings policies and procedures were dictated by the local council, alongside the Government legislation and policies.

5. Staff Interviews

- 5.1. The Scrutiny Team interviewed 6 members of staff in total, including the deputy Service Manager, 3 lettings coordinators and 2 lettings administrators, asking the same set of questions each time (please see appendix 1). The team also spoke with the Income and Lettings Service Manager throughout the review.
- 5.2. Firstly, the Scrutiny Team would like to highlight that the lettings team are exceptionally professional, compassionate, and consistently search for the best outcomes for both tenants and Selwood Housing. The whole team are clearly very good at their jobs, they are sympathetic to the needs of others and don't want to make the lettings process any more intense than it already is for prospective tenants.
- 5.3. From interviewing the staff it is clear to the Scrutiny Team that the lettings team play an essential role in Selwood Housing. It is an incredibly big responsibility to decide who gets a tenancy or not – not only affecting that individual (whether they get a place to call home or not), but also affecting the neighbourhoods involved and it can risk the primary income stream for Selwood Housing Group.
- 5.4. The staff play a particularly important role in bringing together many different information streams to make their decision.

Storing this information is currently quite burdensome for the team, however they are hopeful with the introduction of new IT systems that it will become much simpler and enable them to store all the information electronically in the same place. They also know how to support each other and call upon each other's expertise when they need a second opinion.

- 5.5. The Scrutiny Team noted that the workload for each member of staff, and the coordinators in particular, can change dramatically each week. Some weeks are very pressured with a significant number of properties and prospective tenants to manage. In some measure this is balanced by the quieter weeks, with less properties advertised in that cycle, however the Scrutiny Team still thought it was worth highlighting that there are some weeks which can be very hectic for the staff involved.
- 5.6. Several staff also mentioned, in addition to having a very varied workload, that further training in a couple of specific areas would help them feel more confident in their interactions with tenants and when making decisions. Further training could be on:
 - 5.6.1. Personal safety, particularly when attending a viewing;
 - 5.6.2. Understanding the benefits system and other help that may be available to tenants; and
 - 5.6.3. Supporting prospective tenants who have additional needs or present with challenging behaviour.
- 5.7. The Scrutiny Team feels that a broader more strategic approach to training would help staff. A rolling training and development plan, in addition to induction training, would not only keep staff up to date and refreshed but also ensure that existing knowledge in the team is not lost. This was also proposed by several staff members.
- 5.8. A couple of staff commented that there are several areas of the current lettings process that could involve or be more effectively lead by other teams in Selwood Housing. For example, involving the Income Manager in more decisions could ensure Selwood Housing income streams are further protected. And the Income Team may be better placed to set up direct debits for new tenants and answer questions directly, rather than having the lettings coordinator as the intermediary.
- 5.9. Whilst the Scrutiny Team have already noted that the information provided to new tenants is simple and helpful, staff noted that they often observe new tenants becoming very overwhelmed with all the information they are given when they

collect their keys. Staff noticed that tenants are often so caught up in organising their move, often at short notice, that any additional information that they may be given is quickly forgotten or put to one side whilst they concentrate on getting into their new home.

- 5.10. Several staff thought that there could be a better way of presenting all of the relevant information to tenants, particularly at sign up. This should include something for the tenant to refer back to once they have settled in.
- 5.11. Several staff mentioned that the expectation that references for a prospective tenant be returned within 3 days can be very difficult to manage. This is particularly true when, with no reference, a prospective tenant will be rejected, yet it is not their fault that the third party hasn't replied. Often the coordinators put in extra work chasing the references to ensure a prospective tenant isn't disadvantaged by this.
- 5.12. There is also a difficulty in keeping prospective tenants updated on a re-let property that needs a significant amount of work doing to it. Whilst the dates for work to be done can often continuously move and change from the voids team, the lettings team work to a relatively fixed schedule. Keeping a prospective tenant up to date with the progress of a property before they can view it further adds work to the coordinators role and can often lead to the prospective tenant viewing and then moving into the property at very short notice.
- 5.13. Staff additionally commented that only being able to start tenancies officially on a Monday can make them feel quite uncomfortable in practice. Two weeks rent needs to be paid in advance, which is standard practice amongst many registered housing providers. However, at Selwood Housing if a tenant starts their tenancy on any day other than a Monday, they then become liable for two weeks rent plus the remaining days of the week they are in until the following Monday i.e. starting a tenancy on a Tuesday means two weeks rent plus six days (until the Monday); starting a tenancy on a Thursday means two weeks rent plus four days (until the Monday); and starting a tenancy on a Sunday would mean two weeks plus one day (until the next day (Monday)). This results in new tenants, who are already in housing need, potentially having to source up to nearly three weeks worth of rent, on top of the first months rent and moving costs. Staff noted that when they have to tell tenants this, the tenants often find it very difficult to manage.
- 5.14. As has been covered in the previous scrutiny team review into voids in 2019 ([Scrutiny team review - voids - Selwood Housing](#))

a couple of staff commented that it is sometimes difficult to present the voids/property standard as “ready to let”. Sometimes a property can have very basic decoration or repairs made to it before the voids team have declared it ready to let but it is clear to the lettings team and the prospective tenant at viewing that some effort will need to go into the property before they can move in.

6. Tenant feedback – online and telephone survey

- 6.1. It was decided the best way to obtain information from tenants regarding their experience during the letting process was to conduct a survey via email with additional input from telephone calls.
- 6.2. A questionnaire (see appendix 3) was sent via Survey Monkey to 183 customers who had taken a Selwood property during the last six months. In addition, phone calls were made to 13 customers who lacked an email contact.
- 6.3. The scrutiny team were delighted with the response rate with 45 replying to the online questionnaire and six results from phone calls. The total response rate was a healthy 26%.
- 6.4. The responses covered a broad cross section of Selwood Housing’s customers, geographical location, type of property and age range. The chance to enter a draw to win gift vouchers may have helped the response rate! (see appendix 4 for the full survey monkey results).
- 6.5. The majority (73%) of new tenants came through Homes for Wiltshire
- 6.6. 29% moved to social housing from the private sector and 31% from living with family or friends.
- 6.7. These stark figures suggested to the scrutiny team that there is a growing problem in the housing sector with many people/families ‘caught’ in housing situations that are far from ideal.
- 6.8. It was heartening to find that 93% of the respondents were extremely happy with their dealings with Selwood Housing during the letting process and 96% very content with their new home. 98% were happy with the local environment/ neighbourhood community.

- 6.9. There were only a handful of adverse comments regarding dealings with the Selwood Housing team and these were of a minor nature and could be put down to restrictions incurred from the covid-19 pandemic.
- 6.10. From the comments made by tenants and the high level of satisfaction expressed, it was obvious to the Scrutiny Team that the lettings team is highly professional, dedicated and caring in its dealings with prospective and new tenants.

Recommendations

The Scrutiny Team recommends:

1. Selwood Housing provide a higher degree of training relating to:
 - a. The personal safety of employees, particularly when they attend a viewing;
 - b. The handling of difficult and challenging tenant behaviour and the tenant's understanding of the lettings process, for example where a tenant has a learning difficulty; and
 - c. The broad spectrum of benefits and signposting to other services.
2. The lettings team makes sure tenants know what they need to bring with them to sign up, particularly if they are in receipt of universal credit.
3. That staff make it clear that prospective tenants can only see the property once before they receive the keys.
4. That a floor plan is made available on request.

The Scrutiny Team would like to acknowledge and thank all staff and tenants who gave their time and information willingly and cooperatively to this review, particularly in the midst of a pandemic, the restrictions of working from home and virtual meetings.

Scrutiny Team members invested 240 hours on this review.

Appendix 1 – Staff Interview Questions

1. How would you describe your job role? What general steps are involved in getting a property from empty to occupied?
2. Do you have a manageable workload?
3. What training have you had to undertake this role? Would you benefit from any further training? (For example mental health)
4. What information is given to prospective tenants and then confirmed tenants? Is there anything you would add or take away?
5. Selwood has said it has strict criteria for someone becoming a tenant, how is this explained to prospective tenants and how are they informed if they have failed the assessment?
6. Do many prospective tenants fail? If they do fail what next for that person/is any advice or help given to them?
7. How many times can a prospective tenant turn down offered properties?
8. What are the most difficult/challenging scenarios that crop up?
9. Are difficult/challenging tenants able to move into any property or are properties and neighbourhoods assessed first? What does this entail?
10. Do you have any involvement with other agencies, e.g. the council or a support service? How does that work? What happens to that information?
11. If properties are difficult to let, how does Selwood make them more attractive to prospective tenants?
12. Is there anything that you would add to or take away from your role?

Appendix 2 - Tenant Survey Foreword

Introduction for online survey to tenants

HELPING US TO HELP YOU

We are the Selwood Housing Scrutiny Team and all of us, like you, are tenants (customers).

We undertake a variety of Reviews to ensure the best possible service is offered by Selwood from a customer perspective.

Our latest Review is into the 'Beginning of a tenancy'.

It would be really helpful to us in producing this Review to get your answers on a variety of questions. A questionnaire is attached and all answers will be treated in strict confidence.

Thank you for helping us to help you.

Introduction for telephone interviews

Hello, my name is.....and, like you, I am a tenant (customer) of Selwood Housing.

I am a member of the Scrutiny Team which conducts reviews into a wide range of areas with the aim of ensuring tenants receive the best possible service from Selwood.

We are currently looking at the Beginning of a Tenancy.

Would you be happy to answer a few questions which will help us and in so doing help you?

All answers are treated in strict confidence with no names or personal details being mentioned.

SEE ATTACHED PDF DOCUMENTS

Appendix 3 – Tenant Survey Questions

Appendix 4 – Survey Monkey Tenant Responses