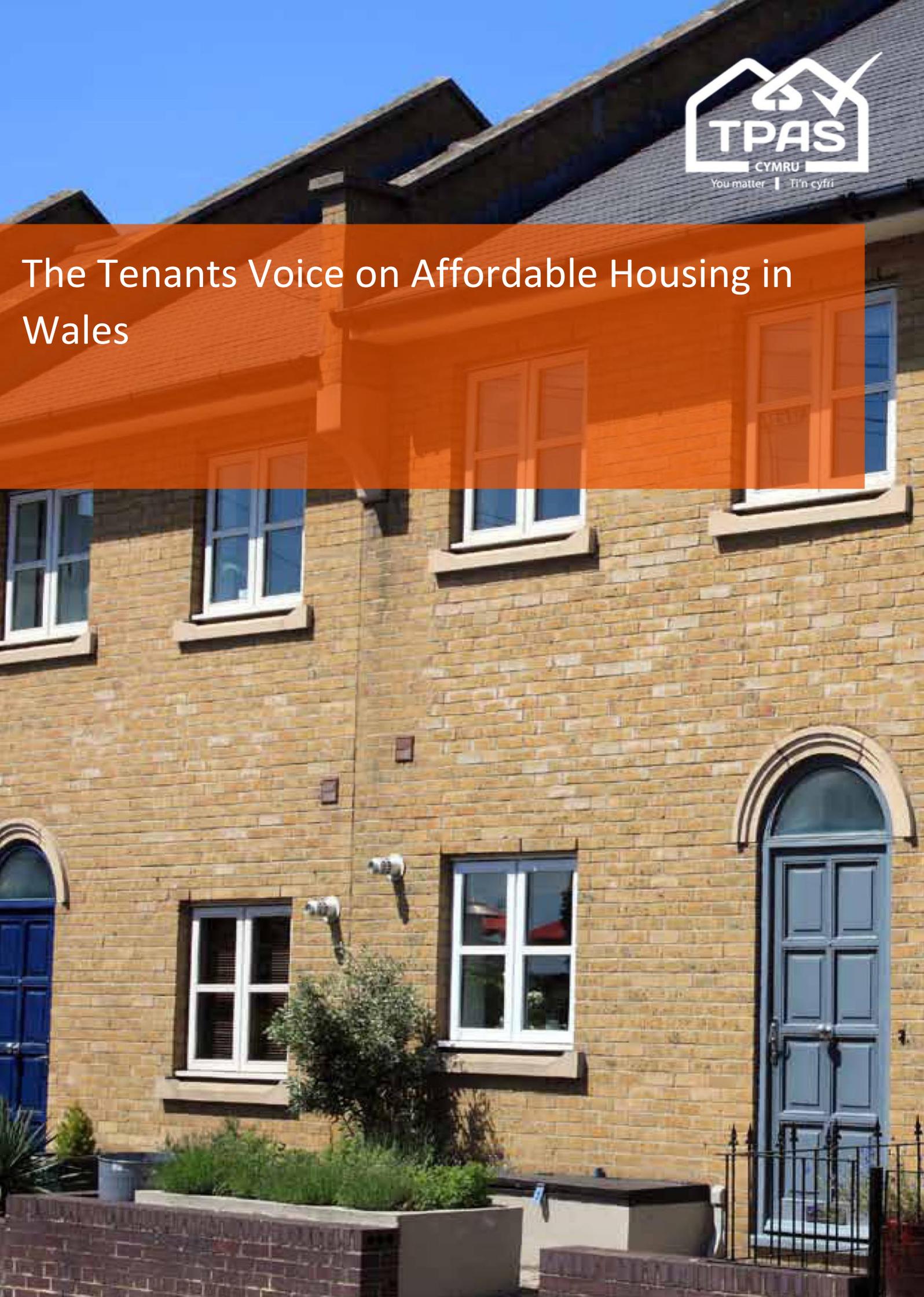




The Tenants Voice on Affordable Housing in Wales



Introduction

To ensure that tenants voice is heard at a strategic decision-making level, TPAS Cymru circulated an Affordable Housing Supply Review survey in October 2018; feeding back the results to the independent review panel in Welsh Government. The panel has been tasked with looking into what can be done to increase the supply of affordable housing across Wales, and to maximise the resources available. The purpose of the survey was to gain a broader understanding of the best way to provide more homes, what the homes should be like and what is important to tenants when they think of the development of new homes.

To circulate this survey, we used our survey community; Tenant Pulse and general feedback from tenants during our regional events and networks.

Methodology agreed

1. Tenant Pulse – on-line and postal survey for Tenant Pulse members, issued - October, 2018. The survey targeted social housing tenants from both housing associations and local authorities, as well as tenants from the private rental sector.

Survey questions

The standard questions that were sent out in the survey questionnaire are set out in full in appendix A. Tenants were also given the opportunity to add comments. This data was analysed separately and can be found throughout the report analyses.

Tenants were asked to score their answers in order of importance to them and their families, with 5 being very important to 1 being the least important. Topics were as follows:

- a) Inside your home – space and storage
- b) Outside your home – Security, size, storage, transport and communal space
- c) Running and managing your home – energy bills, heating systems, fixtures, fittings and digital access
- d) How important to you is the way your home is built- traditional, timber frame, factory
- e) Rent affordability
- f) Your landlord
- g) Renting and home ownership
- h) Housing and communities

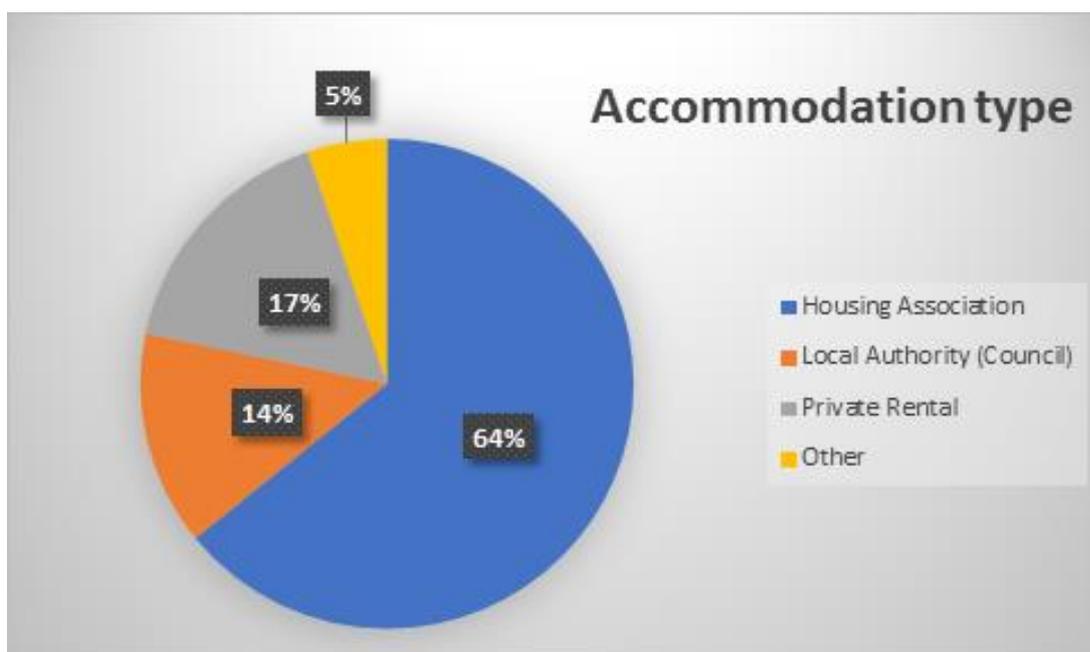
Response rates

In total 224 tenants completed the survey; a 40% completion rate. Of the 224 responses, 206 were completed online whilst a further 18 were completed through paper copies.

The information gathered

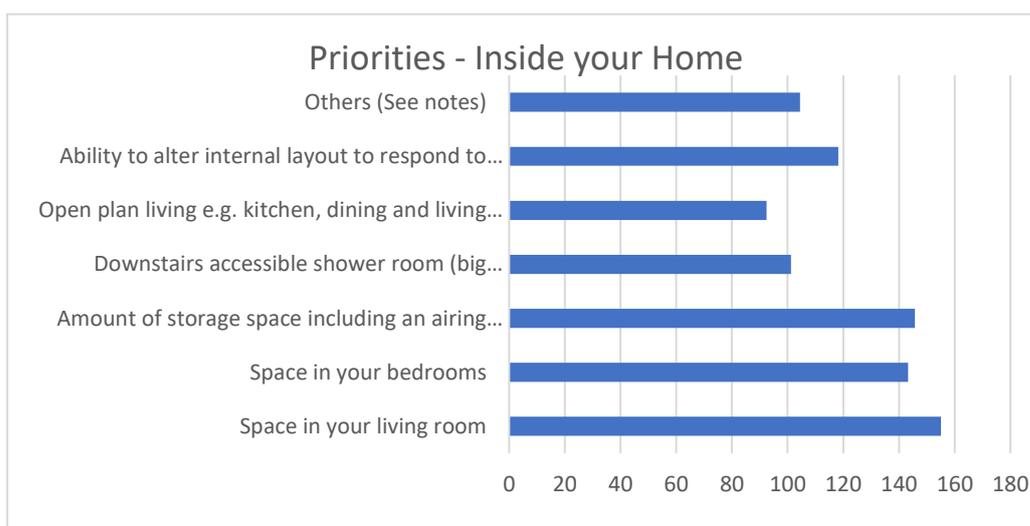
In November 2018, TPAS Cymru shared the results of the results of the survey with the Affordable Housing independent review panel; as well as sharing on their website so that landlords and tenants had access to it.

1. Are you a tenant of a Housing Association or a Council?



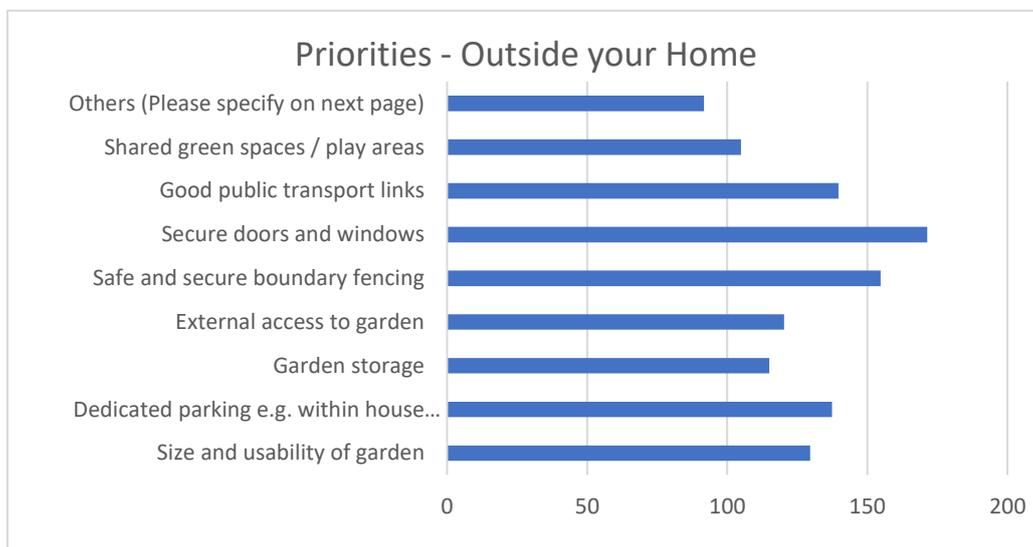
2. What is important to you inside your home?

When asked about priorities inside the house, it seemed that space was the most significant. In terms of the comments related to this question, one of the common themes was the importance of a having a separate kitchen to living room that could facilitate a dining area.



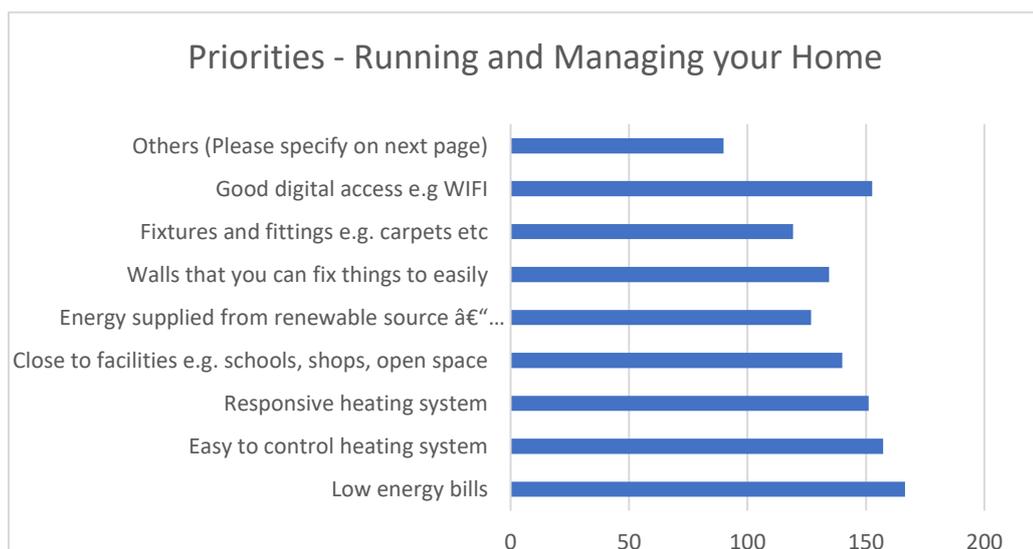
3. What is important to you outside your home?

As can be seen from the chart, security is the biggest priority for tenants. However, in terms of the comments, tenants highlighted that it was essential to have a garden space or if living in a flat, then a balcony is necessary. Simply to have some type of access to nature to support their mental health and minimise loneliness.



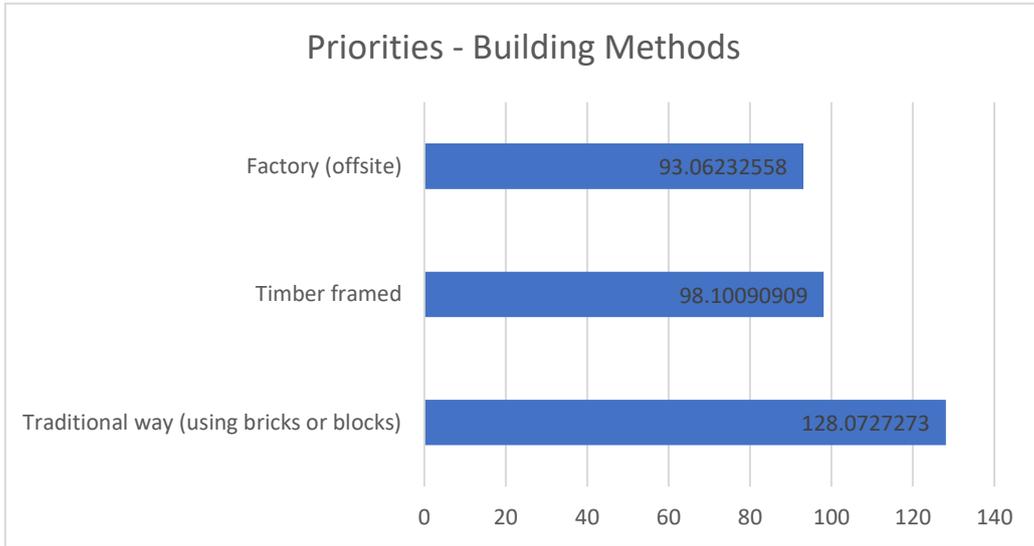
4. What is important to you in terms of running your home?

Tenants felt that low energy bills, easy to control heating systems and good digital access (wifi) were the most important aspects of running and managing their homes. However, it is clear that each of these elements were significantly important to tenants suggesting that newly built homes should consider all. The recurring themes within the comments were consistent with this. Tenants felt that their homes and all newly built homes should be well insulated and have heat saving windows and doors to ensure energy efficiency, lower carbon emissions and lower bills.



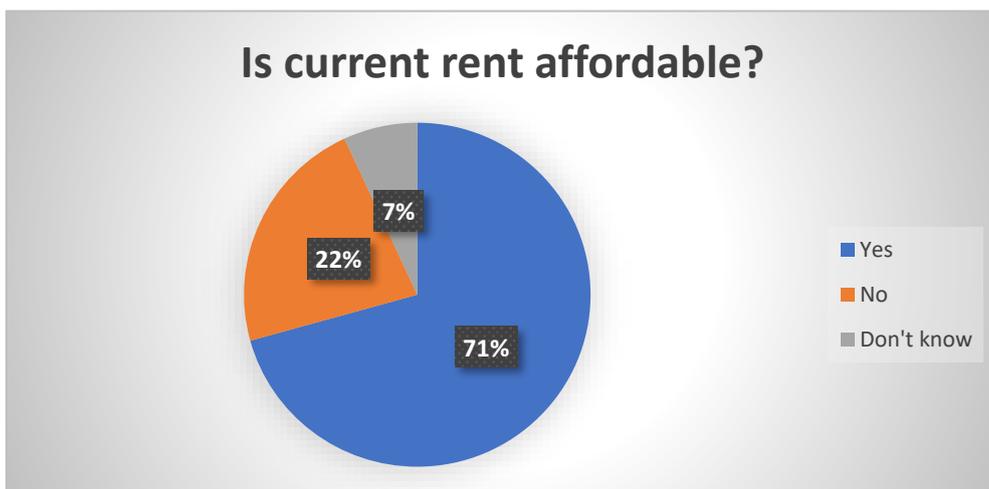
5. How important to you is the way your home is built: factory, timber, traditional way

As can be seen from the graph below, tenants preferred the traditional building method. Based on the comments, this preference is due to feeling that newer builds were too small. Tenants have also expressed concerns to us at our networks that off-site manufacturing takes value out of local economies by removing local supply chains.



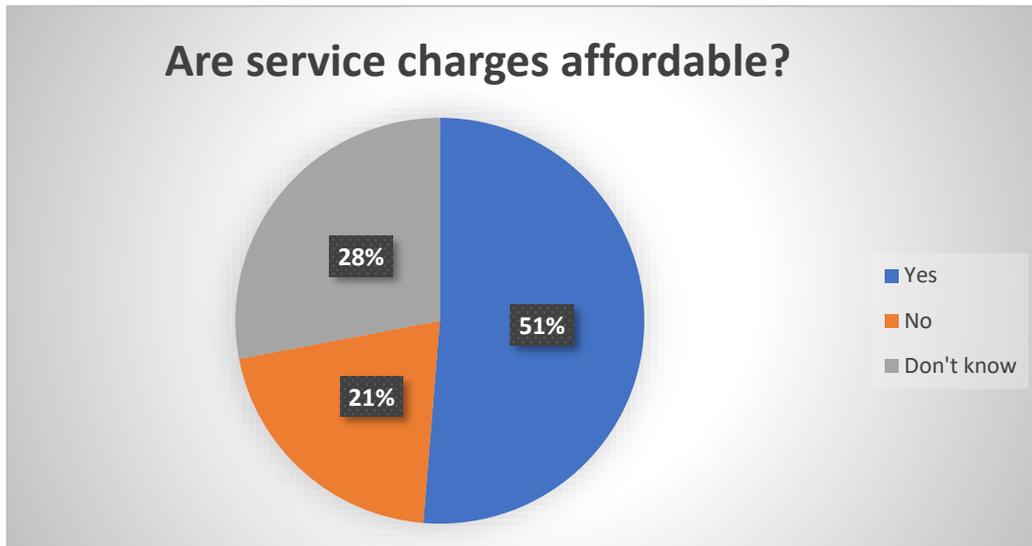
6. Is my current rent affordable?

As can be seen in the chart below, the majority of respondents believe that their rent is currently affordable. This is surprising when comparing with the comments in the final section of the survey. In the final section, tenants felt that their rent was too high, one stating it was more than half of their wage, another that it's a real struggle trying to pay it as a single parent. This highlights the need to look at the demographics of tenants and how this may influence tenant's perspective of rent affordability. Through conversations with tenants, TPAS Cymru has noticed a significant difference in perceptions of rent affordability between those receiving housing benefit and those that are not. However, such conversations have taken place prior to Universal Credit being implemented.



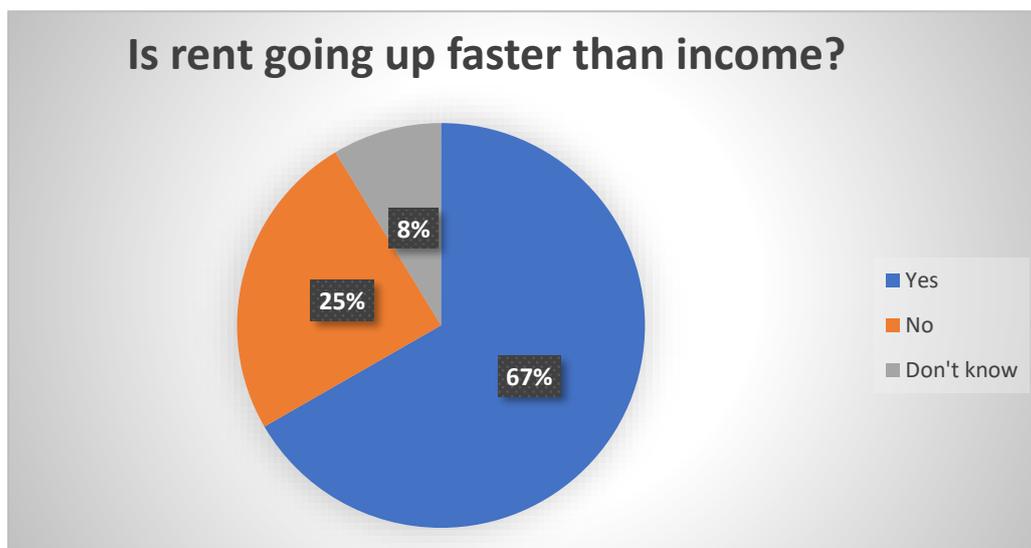
7. Are my current service charges affordable?

These results highlight the need for a broader understanding and perhaps a need for consistency and monitoring in terms of service charges. 28% were unaware if their service charges were affordable with just over half believing that they were affordable



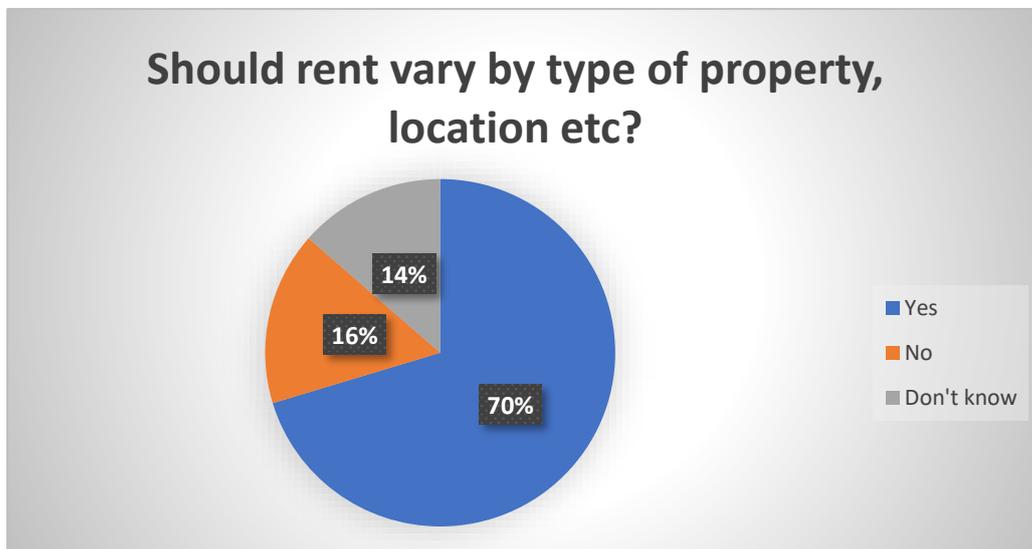
8. Do you think your rent has gone up faster than your income?

The results from this question were as expected. A common theme discussed amongst tenants was that their income is not rising in the same way as their rent and that there is a need to put a freeze on rent increases. There is a clear concern amongst tenants around the uncertainty of rents.



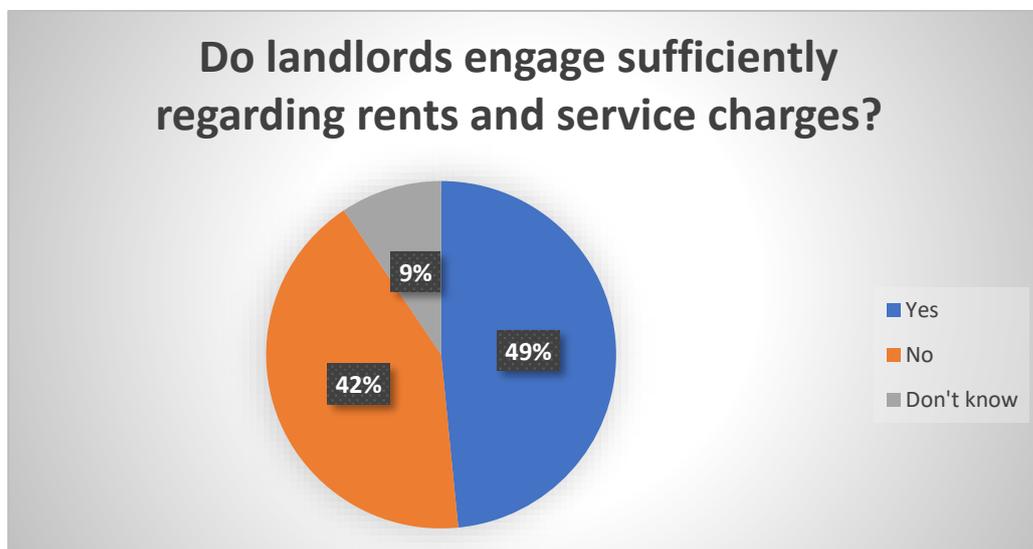
9. Do you think your landlord should vary the rent by type of home, its running costs and location? *(completed by HA and LA tenants only)*

As can be seen, 70% of tenants believe that rent should vary based on type of property and location.



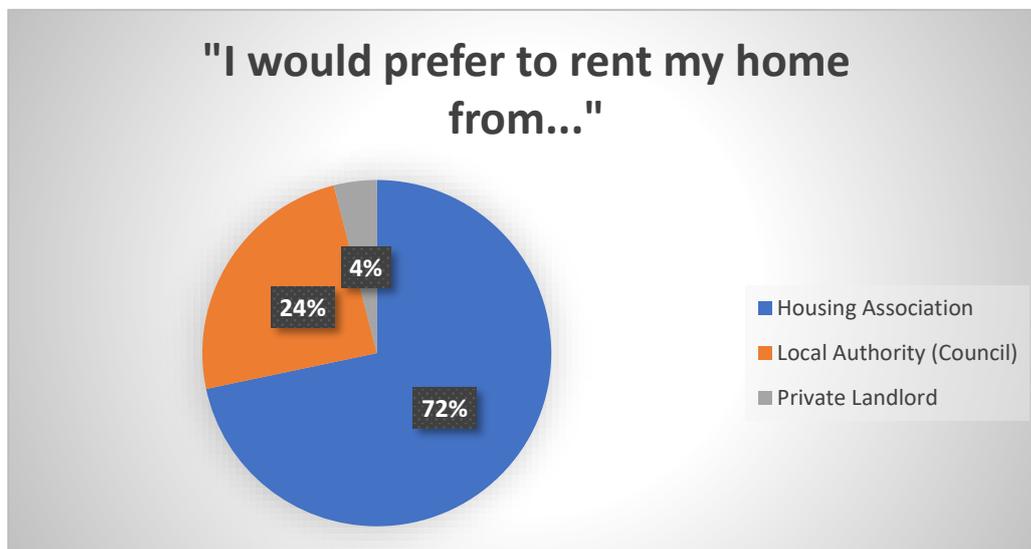
10. Do you think your landlord engages sufficiently with tenants on rents and service charges? *(completed by HA and LA tenants only)*

The results in this question were as expected based on conversations we have had with tenants. At TPAS Cymru, we have seen a greater emphasis placed on landlords to engage with tenants effectively. This may be in response to a number of factors including the regulators framework focussing on tenant participation and Grenfell.



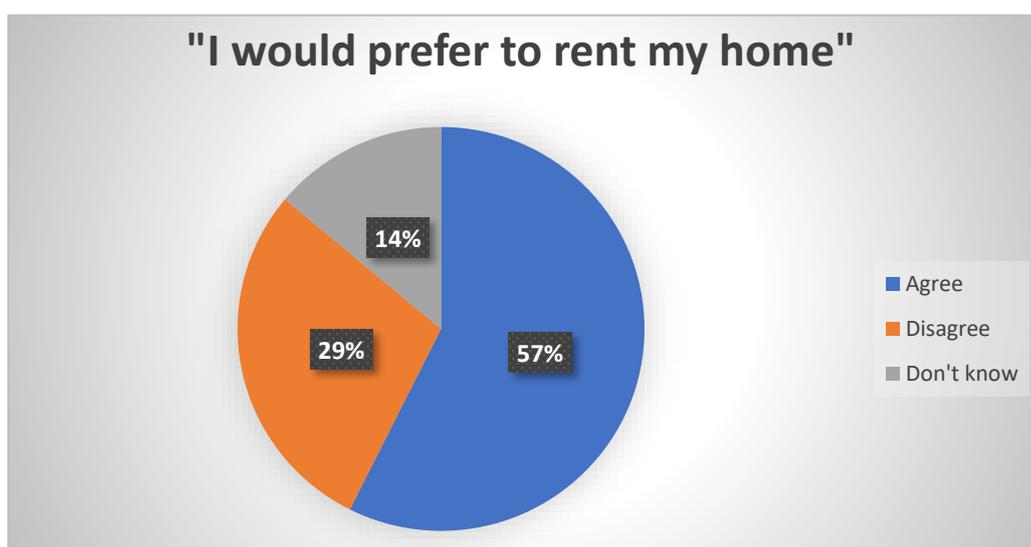
11. As a tenant, would you prefer to rent your home from a HA, LA or PL?

72% of tenants said that they would prefer to rent from a housing association. Reviewing the comments, it seems that this is due to tenants feeling that maintenance and adaptations are at a good level for those with additional needs.



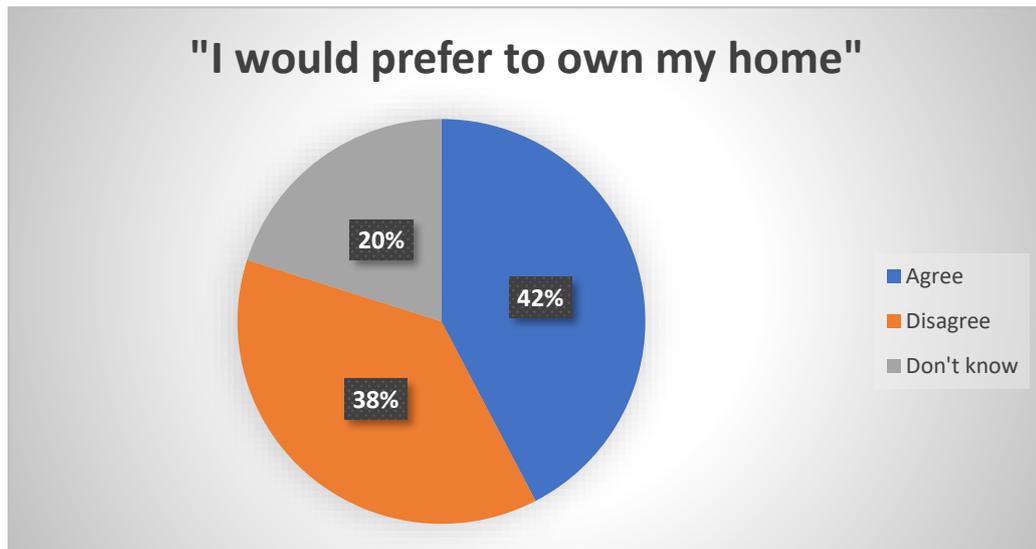
12. Would you prefer to rent your home?

As can be seen, 57% of tenants agree that they prefer to rent their home. Although this figure isn't significantly different to the 43% that said no or that they didn't know; this is consistent with conversations TPAS Cymru have had with tenants at their events. Tenants feel that there is more security in renting than owning their own property. Again, TPAS Cymru think that a broader demographic of tenants needs to be looked at when asking such questions. Within the comments, parent tenant respondents referred to wanting to own their home so that they had something to pass down to their children.



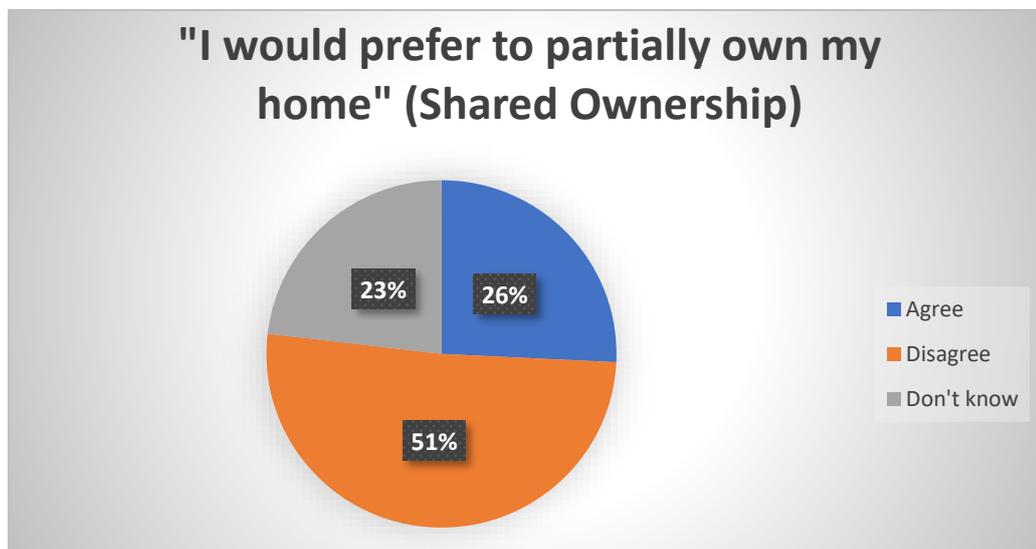
13. Would you prefer to own your home?

42% of tenants would like to own their home which is consistent with the previous question.



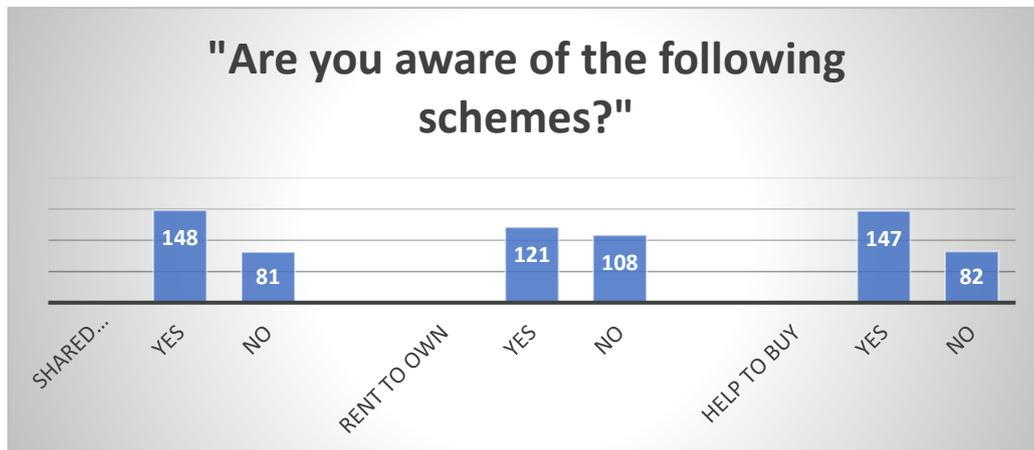
14. Would you prefer to partially own your home e.g through a shared ownership arrangement?

26% of tenants preferred the notion of shared ownership, with 23% not knowing. Over half of the tenants weren't interested in this scheme. We believe that there is a need for more information on shared ownership. As can be seen from the next question, there is still a significant percentage of tenants unaware that it exists.



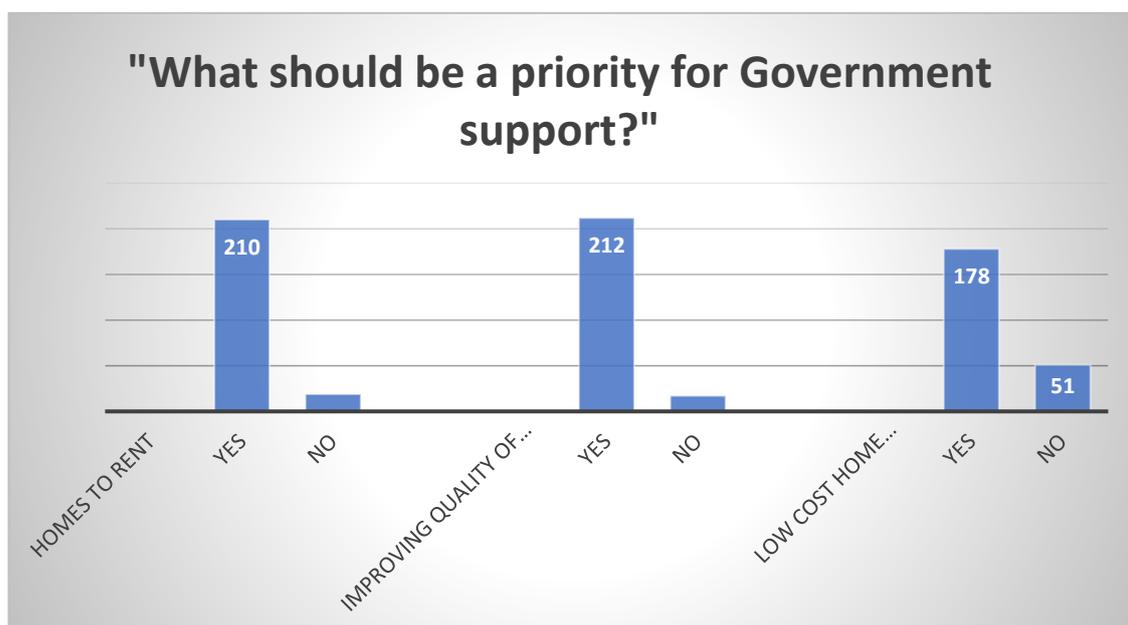
15. I am aware of the following home ownership schemes: shared ownership, Rent to Own, Help to Buy

As can be seen in the graph below, shared ownership and 'Help to Buy' are the most well-known schemes amongst tenants. However, there is still a considerable number of tenants who are unaware of the scheme, which suggests the need to raise awareness.



16. What do you think should be the priority for government support and subsidy?

For tenants, buying a property is not important currently. What is important is that there are more affordable homes that are of a better quality. As we said in our response to the affordable housing supply consultation, current social housing provision needs to be reviewed to ensure that it is working for the people who need it the most.



17. Do you think current housing meets your needs and the needs of your community? Please explain why?

Whilst there was a variety of responses provided by tenants in relation to this question, there were four common themes identified within the comments: not enough affordable homes, insufficient community area, space of homes and cost of rent.

Not enough affordable homes

Welsh Government and the social housing sector are aware of the need for more affordable homes in Wales. This was mentioned by many tenants in this section. Tenants draw on examples of this need by focussing on two groups, younger people with young children and older people.

"There are not enough AFFORDABLE properties for rent by young people with children who have to resort to renting from private landlords who can, and do, charge exorbitant amounts."

Several older tenants between the ages of 62 – 74 highlighted the importance of ensuring homes are built that are suitable for the older community and our future generations.

"The rural community is increasingly becoming an elderly only community. If this trend continues our communities will eventually cease to exist. There needs to be more affordable older person properties, a decent size (not small one-bedroom coffins) with gardens and independent living. For families there needs to be community transport and community activities with lower rents for rural living."

Insufficient community areas

There were many subthemes identified within this theme, including lack of area or facilities for children, small gardens, no garden and lack of overall community activities for various groups, including older people, families and single parents.

"My house has a tiny garden and the house isn't suitable for children. When I open my front door you open straight out on to a road. No path or gated area...no where for children to play apart from a car park"

Space in home

Some tenants felt that their landlord was providing a home that was 'ok' and that they 'manage'. However, the majority felt that their home wasn't suitable for the size of their family. There was also an emphasis that it was necessary to have a spare room for storage or guests and that bedroom tax has negatively impacted families.

"We live in a two-bed house that is too small for our family. Because my partners children do not live with us fulltime and only stay at weekends and holidays all three are forced to share one tiny bedroom"

Cost of rent

This was one of the most commonly occurring themes, which is in fact contradictory to the survey results. Single parents and single working people were seemingly the most affected by this and felt that their rent was not dissimilar to the private sector rents and that they had service charges on top of that.

"Our rent is high compared to private properties in the same area and the service charge is much too high for what is provided and the quality of service. We are not able to private rent as we cannot raise the money for a deposit and many of our friends and neighbours are in a similar position. The work done to the property and the maintenance is very poor quality."

Appendix a:

Affordable Housing Supply Review - Tenants Pulse Survey Questions

An independent review to examine whether more can be done to increase the supply of affordable housing across Wales, and to maximise the resources available, is currently being carried out at the request of the Welsh Government.

We all know there is real need for more affordable homes but what is the best way to provide more homes? What should these homes be like, and what's important to you as tenants?

The review panel would welcome your thoughts on these important issues.

1. Layout of your home and running costs

Please score the following in order of importance for you and your family with 5 being very important to 1 being the least important. Please add in any other features you think are important in the bottom box if we have not included them.

a) Inside your home	5	4	3	2	1
Space in your living room					
Space in your bedrooms					
Amount of storage space including an airing cupboard.					
Downstairs accessible shower room (big enough for a wheelchair)					
Open plan living – kitchen, dining and living space in single space.					
Ability to alter internal layout to respond to changing family circumstances					
Others					

b) Outside your home	5	4	3	2	1
Size and usability of garden					
Dedicated parking – within house boundary					
Garden storage					
External access to garden					
Safe and secure boundary fencing					
Secure doors and windows					
Good public transport links					
Shared green spaces / play areas					
Others					

c) Running and managing your home	5	4	3	2	1
Low energy bills					
Easy to control heating system					
Responsive heating system					
Close to facilities – schools, shops, open space					
Energy supplied from renewable source – solar panels, heat pumps etc					
Walls that you can fix things to easily					
Fixtures and fittings – carpets etc					
Good digital access e.g WIFI					
Others					

2. How homes are built

Homes are usually built in a traditional way, which is on site and usually where the structure is either using either blocks or bricks. However, we are now able to build homes using non-traditional methods, such as houses built entirely in factories using a range of materials, before being transported to site for final construction.

It is also possible to build homes that are far more energy efficient than the vast majority of homes that already exist.

a) What features of homes built in a factory, would be of most importance to you?

Please score the following in order of importance for you and your family with 5 being very important to 1 being the least important. Please add in any other aspects you think are important in the bottom box if we have not included them.

	5	4	3	2	1
Reducing fuel bills - so that typically your fuel bill was between £15 and £200 a year					
Speed – how quickly you could access an affordable home in your community					
Design – the way it looks inside and out so that affordable homes are beautiful homes					
Zero carbon - to protect the planet so your children and grandchildren in the future can enjoy decent living standards					
Local factories – so that homes can still be built locally and provide local jobs, skills and training opportunities in your community					
Others					

b) If all homes built in factories came with a 10 year warranty and were insurable, how confident would you be about living in a home constructed in a non-traditional way?

Very confident / confident / neither / not confident / really not confident

c) What aspects of a home built in a factory and/or a home that included energy efficient features would be of concern or put you off living in a home such as this?

3. The rent you are charged

a) Do you agree with the following statements?

	Yes	No	Not applicable
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My current rent is affordable?			
My current service charges are affordable?			

b) Rent and service charges

	15%- 20%	20%- 25%	25%- 30%	30%- 35%	35%- 40%
How much of your income or benefits do you think should be used to pay your rent and service charges?					
How much of your income or benefits is actually used to pay your current rent and service charge?					

c) Rent and income

	Yes	No	Don't know
Do you think your rent has gone up faster than your income?			

d) To be completed by Housing Association and Local Authority tenants only

Currently the Welsh Government sets the maximum amount your landlord can increase your rent each year.

	Yes	No	Don't know
Do you think the Welsh Government should continue to set the maximum rent increase to be applied by the landlord?			
Do you think your landlord should set their own level of rent increase each year?			
Do you think your landlord should vary the rent by the type of home, its running costs and location?			

e) To be completed by Housing Association and Local Authority tenants only

Currently Housing Associations and Local Authorities are responsible for how they communicate with their tenants on rents and service charges.

	Yes	No	Don't know
Do you think your landlord engages sufficiently with tenants on rents and service charges?			

4. Your landlord

	Housing Association	Local Authority	Private Landlord
As a tenant would you prefer to rent your home from			

5. Renting and home ownership

a)	Yes	No	Don't know
I would prefer to rent my home			
I would prefer to own my home			
I would prefer to partially own my home e.g through a shared ownership arrangement			

b)	Shared Ownership		Rent to Own		Help to Buy	
	Yes	No	Yes	No	Yes	No
I am aware of the following home ownership schemes						

c) If you answered 'yes' to any of the above, do you think these schemes are attractive and accessible? If not, why not?

d)	Homes to rent		Improving quality of existing homes		Low cost home ownership	
	Yes	No	Yes	No	Yes	No
What do you think should be the priority for Government support or subsidy?						

6. Housing and communities

Do you think current housing meets your needs and the needs of your community? Please explain why?