

Headlines from Housing Plus Tenant Think Tank on landlords and tenants helping each other get by on less

1. Tenants understand and **recognise the financial pressures on landlords**. They want to help. Tenants themselves are also struggling with cash shortages, benefit changes and cuts in services
2. There would be **big savings if tenants treated their property better**. Some landlords offer tenants a reward scheme for “good tenant” behaviour e.g. Irwell Valley. Some landlords give tenants cash bonuses for leaving property in good condition when they move.
3. **Both tenants and landlords support energy saving and recycling schemes**, including **furniture recycling**. Tenants often need help with controlling thermostats, gadgets and other energy saving measures. People need frequent advice and updating on energy saving – this applies to many staff as well as many tenants.
4. **Recycling furniture and fittings from within a house when it comes empty** is an obvious saving to tenants and can help landlords with lowering costs of disposal as long as left-behind goods are in good condition. There are insurance legalities, and licencing issues in recycling electrical and some other goods – these do impose barriers but they are not insuperable. A successful social enterprise in Chester runs “Shabby Chic” recycling, helping low income tenants, training local unemployed people and helping reduce landfill waste and recycling centres by taking and **upcycling** left-behind furniture equipment, curtains, carpets etc. This reduces the cost of emptying a house. Shepherds Bush Housing Association also does this.
5. **Debt and financial problems hit most households at some time**. Low income households are particularly affected by high interest, quick-access debt, such as credit cards, payday loans, Brighthouse purchases etc. Helping people to budget, making sure they get expert advice and having face-to-face contact and support are the key to escaping and avoiding debt.
6. **Learning the difference between “primary” and “secondary” debt is vital**. Primary debts are your rent or mortgage, council tax and other taxes, utility bills, where action can be taken against you and your family for non-payment. Secondary loans can be negotiated, for example borrowing cash from a professional lender, a phone contract, a washing machine deal. But people in financial trouble should alert a lender they owe money to. If lenders are given notice of repayment problems, then sometimes they will loosen in terms of payment. It is crucial to get expert advice when struggling with debt.

7. **Making local community projects last, keeping interest, holding onto volunteers** are all big challenges. Without some organisational support it is often hard to keep groups going. Yet for the landlord it can help to have tenants organise activities and services – active tenants who become more skilled and more self-reliant are useful assets. Often organisational support from the landlord. While this carries a cost, many activities save money, albeit in indirect ways.
8. Volunteers are crucial to community organisation. **There is often too little training for volunteers**, too little organisational back-up and too little community development support. There could be great benefits from revisiting the idea of capacity building for self-help, as tenants seem very keen to do things but do need skilled back-up and good training. Many tenants directly make this case. The government however has withdrawn funding for tenant training. Landlords are therefore pivotal.
9. **Housing Plus is about the added value landlords and tenants bring to low-income areas when they work together to tackle problems affecting housing and neighbourhood conditions.** The Tenant Think Tank produced many examples of positive action in communities, adding huge value for landlords and tenants. We will articulate these as soon as possible.

Tenants ideas of what they can do to help:

- Tenants think that it would help to reduce landlord costs if more tenants learnt DIY skills. DIY is no longer such a popular or accessible hobby or skill. They see more promotion of cooking and baking than basic DIY on television. Some housing associations run successful DIY sessions for tenants that are popular and useful, e.g. Nottingham Homes.
- Many useful survival skills such as basic repairs, fixing bikes, sewing and mending, knitting, baking, growing vegetables are dying out. Yet most people have enough basic knowledge to brush them up again. Setting up local projects to teach and share these survival skills is a strongly community-orientated and enriching experience. Landlords can help with premises, small (very small) pump priming grants for equipment, possibly a skilled helper or training for a community leader.
- Some tenants suggest that a small charge for community activities to help to make groups more self-sufficient and sustainable, but any charge may deter participation by those in most difficulty. So charges may only be for social activities.
- Sharing meals and preparing cheap, healthy food in a community centre or open space is a popular idea that is sometimes hard to organise, and requires some experience. But many tenant groups are keen to provide community meals. Where they happen, the charge is usually around £3.