**Rent Affordability and Service Charge Consultation Report**

North Wales Housing (NWH) has reviewed and tested the affordability of the rents and service charges we currently charge and every single one of our rental charges are passing the affordability criteria.

The measure used is a tried and tested, popular and widely used affordability model developed by the Joseph Roundtree Foundation which states that rent is affordable if it is no more than 28% of a tenant’s income or 33% of the income if a service charge is also charged.

NWH doesn’t have details of all our tenants’ income, therefore, have used the Real Living Wage to calculate this.

NWH undertook a consultation to gather the views of tenants on how they view the affordability of rent and service charges.

The consultation took place from the 15th of September 2021 to the 25th of October 2021 and consisted of:

* Online survey
* Face to face events
* Telephone interviews/discussions
* Tenants Forum

The online survey was shared on our Facebook page, twitter, and website. We also shared a link to the survey via email addresses held for our tenants. It was also shared by text message.

Face to face events were used to encourage people to enter a discussion about rent affordability. Participants were also offered the opportunity to complete a paper survey.

The face-to-face events took place at Llys Mair Bangor, Llain Cytir Holyhead, Parc Clarence Llandudno, and Cae Bold Caernarfon. Invitations were sent to all tenants on those schemes along with a paper survey and pre-paid envelope. If tenants were unable to attend, they were given an opportunity to put forward their views via telephone or email.

A series of telephone interviews/discussions took place with interested tenants to gain their views. Members of the Sounding Board were asked if they would like to participate. Staff from the Rents Team also asked tenants who contacted NWH if they would like a call back to participate.

The Tenants Forum was used as a focus group to gain the views of its members.

Incentives were given for those participating in the consultation.

**Results**

A total of 354 participated in the consultation -

* Online Survey - 249
* Face to face events (including returned paper surveys in post) - 72
* Telephone interviews/discussions - 25
* Tenants Forum - 8

**Online Survey**

We used the questions below in the survey (the same questions were also used in any paper surveys handed out, and formed the basis of the telephone discussions)

|  |
| --- |
| Do you feel that the rent and service charges you pay are affordable for you or do you struggle to find the money to pay your rent and service charge? |
| Would you like our Rents team to call you if you’re struggling to pay your rent? |
| Would you be willing to pay additional rent for any of the following?  • New Home (Less than 5 years old)  • Close to town centre  • Garage/Off-road parking  • Other (Please explain) |
| Do you pay a service charge? |
| Do you feel that you have enough information from North Wales Housing about the service charge you pay? Does the leaflet and letter you receive clearly explain the charge? |
| On the whole, are you satisfied with the services you receive from us? |
| Do you have any issues or concerns over the services you receive? |
| Please add any other comments you would like to raise in the box below: |

249 completed online surveys

**Do you feel that the rent and service charges you pay are affordable for you or do you struggle to find the money to pay your rent and service charge?**

69% Confirmed the rent is affordable

Those not saying it was affordable made comments like the below:

* *I struggle*
* *Struggle when unemployed, but affordable when working full time*
* *I sometimes struggle to find the money*
* *I pay my rent in full each month but struggle to make it through the final week before I am paid*
* *Sometimes struggle but most times okay*
* *I do struggle but the rent is fairly priced*
* *I have struggled to pay for rent and service charges, more so quite recently having just finished university and awaiting to commence a new job. I have been in arrears and got myself out of them a few times, however now that I am working I am aiming to bring the arrears down again. Do I feel the rent is too high?? I personally think that it is but I know that if I were to rent privately I would be paying nearly double and so for that I am very grateful. I am also grateful that I can provide a roof over my childrens head, so for that I am happy to pay the rent.*
* *Not all the time as universal credit pays a month in arrears and as I don't always have overtime, it can leave me a lot less money*
* *Only just but without my benefits I would find it difficult as the service change we don’t get what we paid for*
* *We struggle, but we do have help from Universal Credit since I was forced to dramatically reduce my working hours due to health problems.*
* *Expensive in comparison to the care given to the buildings*

**Would you like our Rents team to call you if you’re struggling to pay your rent?**

61% confirmed they would like the Rents team to call

Most of the response to the question were yes or no. However, see below some of the more responses that provided more comments:

* *If I'm out of work, but I would like to be informed first before I get a phone call*
* *Yes, but must be done sensitively*
* *Yes - but maybe a text first ask if we would like the call? If you're struggling you may get scared by a phone call from the rents team and ignore the calls*
* *We always pay our rent and never been in debt with it. During covid my son joined the army and our money decreased alot. I was so worried and a chap called martin helped me out on the phone and talked things over, he was so nice and i cant thank him enough for his kindness in helping me fill out the DHP forms to help us out.*
* *Would it make much different I doubt it*
* *No because nothing will change*
* *They have been amazing and very patient with me*

**Would you be willing to pay additional rent for any of the following?**

* **New Home (Less than 5 years old)**
* **Close to town centre**
* **Garage/Off-road parking**
* **Other (Please explain)**

51% Said they would be willing to pay additional rent for the above. A lot of comments were made about a preference for new build properties or having better parking than where they are now.

The 49% were mostly no’s but included some saying maybe/wanted to know more information as to how much the additional rent would be.

Some of the examples of the comments received for this question are below:

* *I’d be willing to pay additional rent if communal areas were maintained*
* *Possibly depending on the cost of the premium*
* *Hard to give a firm yes as it would depend on the amount. I would be interested*
* *No, happy where I am thank you*
* *Yes, but it's impossible to say for certain without knowing how much*
* *Yes, but you should look at modernising your older properties too, not just building new houses*
* *Off road parking and a new home with bigger bed rooms*
* *If it were a rent to buy option I would be interested*
* *Off road parking or garage*

**Do you pay a service charge?**

68% responded saying they were paying a service charge

25% Said not paying a service charge

7% indicated they were unsure if they were paying a service charge

Do you feel that you have enough information from North Wales Housing about the service charge you pay? Does the leaflet and letter you receive clearly explain the charge?

57% responded indicating they had enough information

Other comments indicated that they are hard to follow or don’t have enough information:

* *Rent statements can be difficult to follow. I understand it may be a case its standard and has to be sent out to everyone, but it is difficult to work what my service charge is if I hadn't asked. It would be good also to know what rent goes towards. Like a breakdown on what its spent on*
* *Maybe make things clearer what you get for the rent*
* *A proper clear breakdown would be good. Its hard to understand which charges are relevant*
* *It's hard to make out what I'm paying and what I'm not paying for*
* *No, it could be clearer*
* *Not had this for a while and would be grateful to have one.*
* *No l only have ever received a leaflet when l first moved in*
* *The rent statement we get is not easy to follow*
* *No get very little information at all*
* *I don’t know what the service charge covers*
* *It could be clearer in the information we get through the post. I had to phone up for an explanation. I think many other people may find it difficult to understand and know what they're paying towards*
* *The letter received doesn't clearly say what my service charge is for. Also it would be good to have a breakdown on what our rent is spent on*
* *I think it could be easier to understand. Also breakdown on what our rent pays for would be useful*
* *No - doesn't state clearly what we get for the amount payable*
* *Not totally as different areas vary so the same letter doesn't apply to all*
* *I only understood it after phoning up. It would probably save staff a lot of time having to explain things if it was clearer*

**On the whole, are you satisfied with the services you receive from us?**

62% confirmed they were satisfied with the services received.

Other comments included:

* *Cleaning is unnecessary tenants should do this and the garden is a waste of money could be got rid of and used for better use*
* *Gate and fence repairs are laughable*
* *Not satisfied with the maintenance service of the property*
* *Cleaning in the communal areas isn't great*
* *Cleaning could be better in the corridors*
* *The cleaners do a poor job and really don't give value for money. They're only here for 20 minutes or so and hardly do a thorough job*
* *Mostly but sometimes when reporting repairs they take a long time to be resolved we have been waiting months for a repair on our back gate*
* *Some of the contractors are not good, jobs are not up to standard by some contractors. Not satisfied with being told we would be getting new bathrooms and windows and then nothing happens*
* *Not the cleaning as I'm paying for service that doesn't happen*
* *Not the repairs or gas services. No communication and if there is it is last minute. Not helpful for people who work full time Monday to Friday*
* *They are ok could be improved*
* *Not really, it says you maintain the garden's? Really it's a piece of fenced off grass of which some people use as a dumping ground. So really where paying for rubbish clearing. The path at back is the same but also used for drug dealing*
* *The service in terms of health and safety issues, ie gas check etc is fine However I feel that the common parts of Plas y Berth are poorly managed and could be much improved.*
* *The cleaning etc is limited and the building requires updating*
* *Cleaning is not good. Seen them once since April. Are they supposed to clean inside of windows in communal hallways? They don't*
* *Wish they would sweep the grass up after mowing as I gets blown all over my house*
* *Not maintaing bushes/ trees*
* *Umm sort of, there is room for improvement*

**Do you have any issues or concerns over the services you receive?**

Main theme/comments were about the upkeep of communal areas and cleaning. Some other typical comments are below too

* *We pay for a cleaner 4 hours a week and see for about 30 mins a week*
* *Cleaning service is not provided but we are charged for the service*
* *Cleaning in the communal areas*
* *The cleaning*
* *Upkeep of communal areas could be better. The cleaning in the corridors and on the stairs is a bit poor*
* *The cleaning company you employ does not provide value for money*
* *If I report or request something I often have to chase up my phone call. I've often left messages and not got a call back*
* *Length of time it took to get the gate fixed*
* *Length of time waiting for me fence to get fixed*
* *Jobs done by certain contractors*
* *Communication*
* *Yes repairs awaiting new windows over 20yrs*
* *Yes jobs havent been completed properly like our front door which is not level and there is a gap in the door at the bottom where the cold air gets in and the heating is lost after 5 minutes also the trickle vents in the bedrooms are also a problem as we cant close them to stop the draft from getting into the kids rooms*
* *Long waiting times to get things done*
* *The common parts of Plas y Berth need upgrading. The carpets are very worn and discoloured and stained. Generally the entrance area is very tired and dated in it's appearance and uninviting which is a real shame.*
* *Still waiting for my fence post to be fixed months later*

**Face to face events (including returned paper surveys in post)**

72 participants

Events took place at Llys Mair Bangor, Cae Bold Caernarfon, Llain Cytir Holyhead, and Parc Clarence Llandudno

* *Common theme and concerns were the standard of cleaning in communal areas*
* *Window cleaning in particular at Parc Clarence*
* *General feeling that rent is affordable*
* *Number of comments from people unsure about their service charges, for example what they’re paying for and what’s included*
* *Some comments on making rent statements clearer and easier to understand. Requesting a breakdown of what the rent is spend on. Make information about service charges clearer and what tenants should expect from their payments*

**Telephone interviews/discussions**

25 Participants

Discussion with tenants took place over the telephone.

* *General feeling that rent was affordable*
* *Some comments that some people may find things more difficult if heating costs and other costs of living increase*
* *Participants paying a charge for cleaning of communal areas said this service was poor*
* *Upkeep of communal areas within buildings generally poor*
* *Tenants should be provided with more information on the breakdown of their rent and make it easy to understand. Say where does the rent go and what it’s spent on. Make it clear what services charges are applicable and what standard tenants should expect*
* *Generally satisfied with the service, other than concerns raised about upkeep of communal areas*

**Tenants Forum**

8 Participants

One meeting was dedicated to discussing rent.

Conclusion from meeting

Rent is affordable but can easily change for tenants with any change of circumstances, e.g. household and bedroom tax, loss of earnings, unemployment, and increase in living costs

A good idea for Rents Staff to be calling tenants in difficulty; however always needs to be done sensitively. If possible, a prior warning. Some people in debt may not answer the telephone and make their situation worse

Welfare calls during lockdown was a good idea and should assist in keeping tenants informed of the support available

Provide something visual on website/newsletter on how rent is broken down – what is rent spent on. Help tenants understand where their rent goes

Rent statements should be easy to understand. Explain clearly what service charges are and what you are paying

**Outcome and changes due to the consultation**

Meeting arranged with Capita (provides NWH housing system) to discuss possibility of making changes to layout of rent statements. This is ongoing.

Introduced the benefits calculator. Our Income Officers use this tool to assist tenants in maximizing benefit.

Introduced patched based working. Our Income Offices all now have their own geographical patch to manage

Upskilled Income officers so they are all able to offer financial inclusion advice. Previously it has just been one member of the team able to provide this service.

We aim to be more proactive and contact tenants sooner if in arrears.

Service charge leaflets have been produced to go out with rent statements.

We will continue to review our service and request further input from tenants.