

MANAGING RENT ARREARS

Advice, guidance and
best practice for landlords





ACKNOWLEDGEMENTS

Creating this report required the cooperation of social landlords across Wales, all of whom offered their insight into the challenges they face and the good practices they have developed.

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FOREWORD

As this research recognises, rent arrears are a complex and growing challenge for tenants, communities and social landlords. They are often a symptom of wider systemic pressures: primarily rising living costs and an inadequate welfare safety net. But while the scale of the issue cannot be ignored, neither should the commitment, progress, and innovation amongst social landlords.

Shelter Cymru continues to play a vital and hugely valuable role in supporting social landlords to recognise and learn from great practice: the actions that are making a practical, positive difference to the experience of their tenants and communities. They treat the practicalities and realities of implementing reform with the same energy and focus as the ambition itself, and we remain grateful for their ongoing constructive challenge and support.

This report is another step forward in understanding what works, sharing what helps, and building on what we know. Grounded in real-world examples and experiences, it highlights practical actions that social landlords, and others, can take to prevent arrears, sustain tenancies, and support tenants through financial difficulty.

At its heart, this work is about keeping people in their homes and enabling them to live happily and well. That means taking a people-centred approach, underpinned by trust and support. The solutions are not always simple, nor directly replicable, but they are possible—when we work together with tenants and each other with shared purpose, mutual understanding and an ongoing commitment to innovating and learning.



*Rhea Stevens, Director of External Affairs,
Community Housing Cymru*

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INTRODUCTION

Over the course of recent years Shelter Cymru has undertaken several pieces of work on the issue of evictions from social housing. Through these we have sought to understand the drivers of evictions, the challenges social landlords face in managing them and to work to provide advice and guidance that will help to minimise evictions and to realise a goal of ending evictions into homelessness from social housing.

This report is the latest in this programme of work and focuses specifically on the issue of rent arrears.

Through our work as a national provider of advice and advocacy to households experiencing or facing homelessness, Shelter Cymru has a unique perspective on the impact that evictions from social housing can have. And through our work we also know that significant rent arrears feature heavily in cases where eviction is threatened or undertaken.

We also understand that the drivers of rent arrears are many and complex, and that they often go beyond issues in which a social landlord has the power to support. For example, at a time when the cost of living has increased significantly and where the generosity of the welfare state has been restricted, we know many of our clients face very real income challenges. And while social landlords can – and do – support individuals and families facing these challenges they cannot ultimately address challenges that stem from welfare of macro-economic issues.

Despite this we do think there is a significant role that social landlords can play in mitigating the impact of rent arrears and working with tenants to avoid evictions.

To support social landlords in this work we have produced this report. In it we set out a range of advice, guidance and good practice that we hope will be valuable in helping social landlords to continuously improve their approach.

The intention of this report is to promote shared learning and conversation in the sector to ensure that all social landlords are working creatively and proactively with their tenants, particularly those households that may struggle with the notion of engagement. Across Wales, social landlords are adopting more person-centred approaches as Wales strives toward becoming a trauma informed nation.

A key aspect of this shift is the acknowledgment that many households that live in social homes will have experienced a variety of circumstances that may have had a negative impact on their well-being. Attitudes such as tenancy readiness are being replaced by tailored support that does not come with an expiry date.

This report looks to highlight some of these new, innovative projects and approaches, and it is our hope that this can lead to more good practice sharing across the sector.



DRIVERS OF RENT ARREARS

Shelter Cymru provide housing advice and support in all 22 local authorities in Wales and hold responsibility for offering in-court legal advice for all possession cases taken to county courts in Wales. As such, our caseworkers are well placed to speak to the common issues that social tenants across Wales are reporting as the factors that have led to their rent arrears.

Shelter Cymru caseworkers have set out a number of drivers of rent arrears that appear regularly in their work. These are:

1. Changes to the UK welfare system
2. The cost of living crisis
3. The prevalence of unmet support needs in the household
4. Social rent and service charge increases

Each of these drivers creates their own set of challenges in supporting people around rent arrears, and Shelter Cymru will be completing a more detailed, comprehensive piece of research in this area in the coming months.

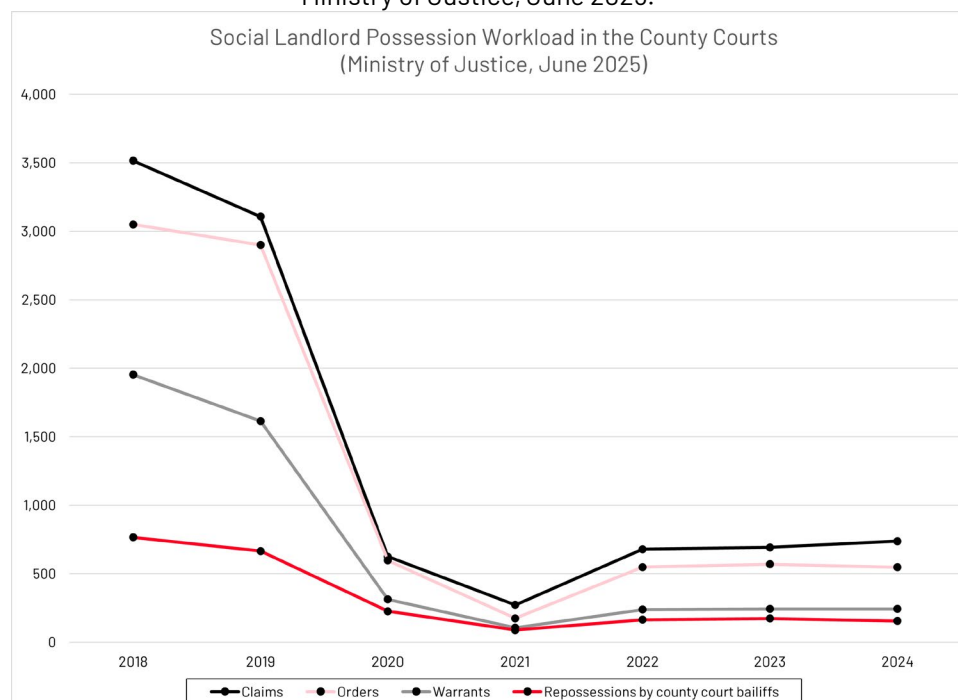
POSSESSIONS BY SOCIAL LANDLORDS IN WALES

During the height of the Covid-19 pandemic, the Welsh Government rightly took steps to protect renters in both private rent and social rent homes. This led to a dramatic decrease in possession claims and evictions for social home tenants. End of year figures for 2019 and 2020 show that annual claims by social landlords fell from 3,107 to 625 while repossessions dropped from 665 to 226 (Ministry of Justice).

The size of this reduction suggests that this was due to more than just the period of time when UK Courts closed in response to the Covid-19 pandemic. A combination of practice change by social landlords and requirements set by the Welsh Government have kept these figures relatively low as Wales has moved out of its pandemic-response (see chart below).

However, the figures for the number of social renting households in rent arrears during this period shows year-on-year increases. Due to the impact of Covid-19 on data collection, information on rent arrears is not available for the financial year 2019/2020 and data for the most recent financial year, 2023/2024, has not yet been published.

Figure 1: Social Landlord Possession Workload in the County Courts, by year 2018-2024, Ministry of Justice, June 2025.



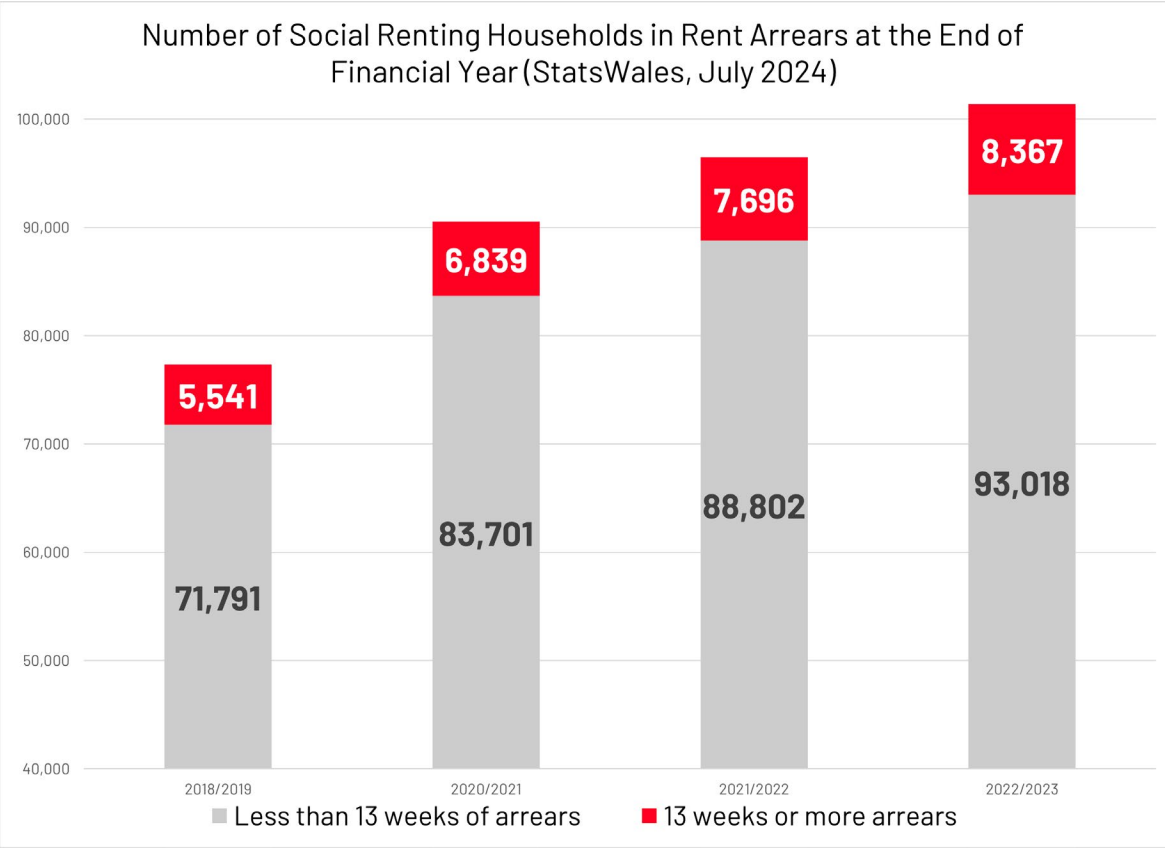
Taking 2018/2019 and 2022/2023 as comparison points, the number of households in rent arrears with social landlords (both Local Authorities and Registered Social Landlords) has risen by 31%. Significantly, the number of households in arrears of over 13 weeks has increased by 51%. This pattern is reflected across Wales, with increases in numbers of households in rent arrears being reported by social landlords in 19 of Wales’ 22 local authority areas (see Appendix A and chart below).

Since early 2024, Shelter Cymru caseworkers have reported that they are noticing an increase in the number of possession actions issued by social landlords for tenant arrears. These are generally being issued for high levels of arrears, usually over £6k. Social landlords previously made a commitment to Welsh Government that they would not evict tenants due to financial hardship if those tenants were engaging with their landlord.¹ As Shelter Cymru caseworkers are not seeing possessions for low level arrears, we believe that social landlords are continuing to honour this commitment.

This report is borne out of concern that Wales may see future increases in the number of possession orders issued to social tenants for rent arrears, as households who are struggling to engage with their landlord reach the ambiguous threshold for “high-level” arrears which is then met with court action.

In the course of this research, Shelter Cymru researchers have carried out:

- A review of social landlords’ websites
- Interviews with social landlords, third sector partners, social tenants and Shelter Cymru caseworkers
- Analysis of publicly available data
- Analysis of Shelter Cymru casework data.



GOOD PRACTICE: HOLISTIC, PERSON CENTRED APPROACHES TO RENT ARREARS

The social homes sector in Wales is acutely aware of the challenges that they are facing and the current drivers of rent arrears, which are often beyond their control. There are clear examples of innovation and tenant-centred practice across Wales. This section of the report will review and share existing good practice by social landlords in Wales. Good practice recommendations and examples have been organised thematically to allow this section to be used as a working document for social landlords looking to make improvements in any given area of their practice and processes. The Welsh Government has provided guidance to social landlords on working with tenants experiencing rent arrears through the Pre-Action Protocol. It encourages social landlords to be proactive in their approach and link tenants to other support avenues that may be useful. Social landlords are expected to:

- Contact the tenant as soon as reasonably possible once a tenant falls into arrears.
- Offer to assist tenants with any claim for housing benefit, Discretionary Housing Payment or UC (housing element).
- Advise tenants to seek assistance from Citizens Advice or other debt advice agencies.
- Delay potential possession proceedings for tenants who are waiting for confirmation of particular benefit applications, if there is a reasonable expectation of eligibility.

Our conversations with social landlords and tenants found examples of innovation where social landlords have expanded on this baseline in a number of ways. These conversations also highlighted that there are areas for growth and development for many social landlords, both RSLs and local authorities. Shelter Cymru hope

that this report will be used to further encourage learning between social landlords and, as such, will highlight where this research found notable good practice. It should be noted that not all social landlords engaged with this research and that organisations not directly named in this work may also have strong examples of good practice in working with tenants to prevent or resolve rent arrears.



We can't punish people for things that are beyond their control.

We can't just say that, well, it's a rent arrears issue and jump to enforcement."

Housing Association Chief Executive

While we are able to point to common drivers of rent arrears for social tenants, how this presents for each household varies. The cost of living crisis and changes to the UK welfare system are affecting households socially renting across Wales but how this impact is felt will depend on the wider circumstances in people's lives. Similarly, unmet support needs as a driver of rent arrears are an incredibly broad categorisation. It includes all potential support needs (health, financial, social, etc) as well as all time periods (needs may be acute and time-limited or ongoing for a household). As such, social landlords must work with tenants through a proactive, holistic, person-centred approach that meets the tenants where they are when support is needed.

COMMUNICATION

ONLINE INFORMATION

In the digital age, many tenants first port-of-call if concerned about rent arrears is likely to be their landlord's website. As such, the Shelter Cymru Peer Research team conducted a review of the web presence of all social landlords in Wales: the 11 stock-holding local authorities and 34 housing associations.

The peer researchers set out 10 criteria that they felt were needed for a social landlord to be considered to have good quality web-based information on rent arrears for tenants to access. These came under three overall headings: Ease of Access; Language and Tone; Information Given.

Peer Researcher Web Review Checklist

Ease of Access

- ☐ I was able to navigate to rent arrears info from the homepage
- ☐ The website was generally easy to use
- ☐ I was able to navigate to info on rent arrears with relative ease

Language and Tone

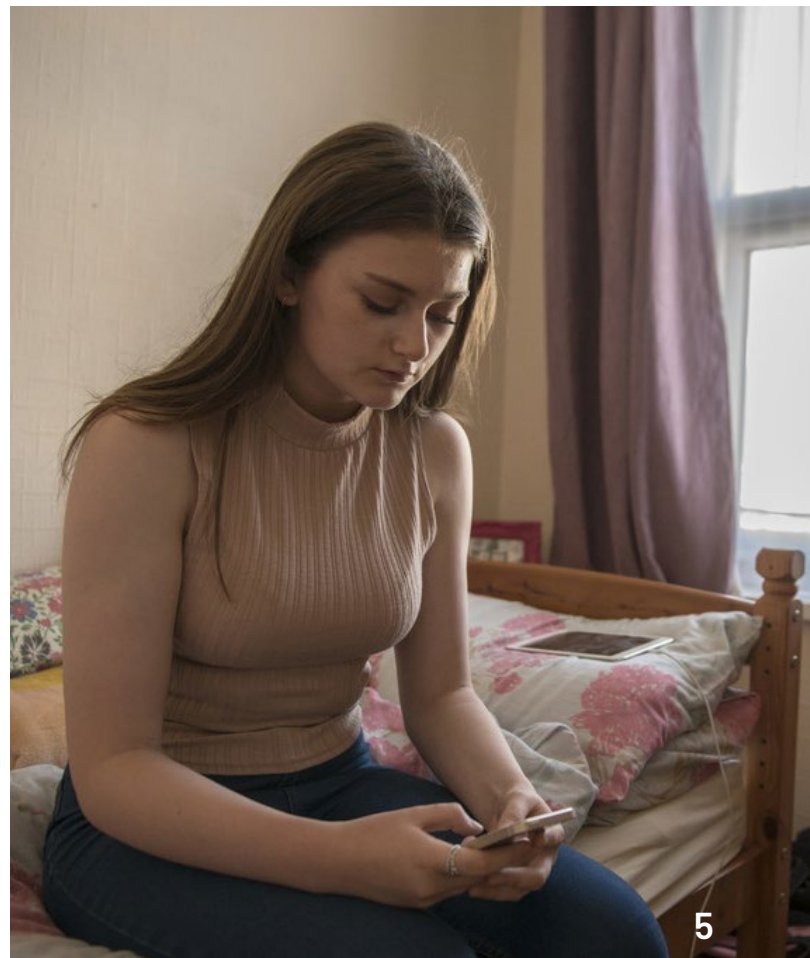
- ☐ The information was written clearly and made easy to understand
- ☐ I would feel reassured by reading this info if I was in rent arrears with this landlord
- ☐ The language is supportive and engaging (not punitive or negative)

Information Given

- ☐ The information included contact details for a team or person with the landlord
- ☐ Info on Discretionary Housing Payments was included
- ☐ The information included signposting to other organisations that might be able to support with rent arrears or other money/budgeting issues
- ☐ The information makes clear that the landlord offers a person-centred approach and works proactively with tenants in arrears

FINDINGS

- Social landlords performed particularly well in the category around language and tone with most social landlords having clearly written information (78%) communicated in a supportive and engaging tone (also 78%).
- Many of the representatives of landlords interviewed during this research spoke to their person-centred practices. However, this was only conveyed in half of the landlords' online presence (51% of websites made clear that "the landlord offers a person-centred approach").
- Where this was well-conveyed, social landlords used written case studies or video stories from tenants they had helped and set out the restorative practices that their support teams and in-house projects used to support people in financial difficulty.
- More generally, these landlords appeared to take a more holistic, overarching approach to support. They tended to avoid mentioning arrears specifically, instead focusing on a more general understanding of the challenges tenants may be facing and placing the emphasis on providing help, irrespective of individual personal circumstance.





After a few clicks on the Powys Council website I was on the 'I can't afford to pay my rent - what can I do' section. I was offered a direct dial number to the Housing One team and the possibility of a Financial Support Officer to help with budgeting and benefits etc - it feels like they really want to help.

The final sentence on their page is 'We are here to help so don't delay in calling us if for whatever reason you are worried about making your rent payments''

Peer Researcher

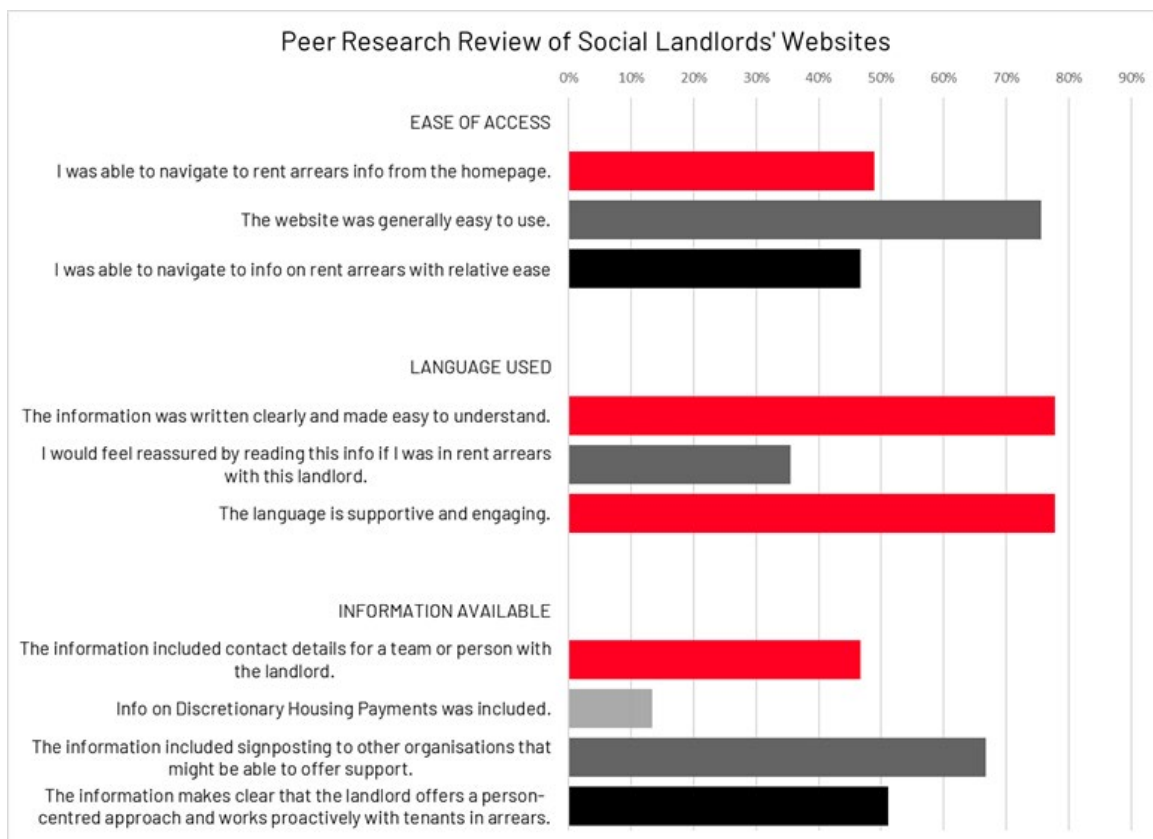


The Coastal Housing website has a YouTube video with help on managing your rent arrears - it makes it feel like you're not alone, you're not the only person in this situation.

It also has information about a lot of different support options, particularly mental health support like Samaritans and Mind. It can sound small but it's a recognition of the stress people are experiencing when they're struggling financially."

Peer Researcher

The social landlords who performed particularly well in this review were: Powys County Council, Costal Housing Group, Denbighshire County Council, Newport City Homes, RHA Wales, and Tai Merthyr. Powys County Council were the only landlord who met 100% of the criteria set out by the peer researchers.



TENANT-LANDLORD RELATIONSHIP BUILDING



Talking about taking a home away doesn't make people feel like you're going to help them stay in it."

Housing Association Chief Executive

There was a recognition by several landlords of the importance of all communication with tenants, not solely at the point where rent arrears may become a concern. There have been different approaches by different landlords all aiming to build and maintain consistent, positive tenant-landlord relationships to support engagement should an unexpected event or crisis occur.

Part of this is the shift in practice by many social landlords to reduce the number of homes that their tenant-facing staff cover – sometimes called housing officers, tenancy support officers, neighbourhood officers, etc. Clwyd Alyn, Valleys to Coast, Newydd, and Rhondda Housing Association all evidenced this with geographical "patches" for their staff between 240 and 280 households. The average number of households that a housing officer is responsible for tends to average around 400, with some RSLs interviewed stating they had held previous roles where they had responsibility for close to 700 households. So, these are notable reduction by the landlords named.

It was incredibly common, among the landlord representatives that engaged with this research, to offer tenants choice for how and where meetings with their landlord occur. Meetings regularly take place in the tenant's home or over the phone depending on tenant preference.

Similarly, there has been a move away from arranging scheduled meetings in offices with tenants and instead a focus on more organic engagement. One landlord representative

explained that in the past meetings to discuss finances or rent arrears could feel "formal and procedural" and that this shift has improved relationships between tenants and staff.

Some landlords schedule wider community engagement activities throughout the year to help build good relationships with tenants. Valleys to Coast in particular had several examples of this. This included enabling Housing Officers to set up "clear out" days where free skips are provided to help households looking to declutter or opportunities to give tenants vouchers to access a free breakfast at local cafes.



GOOD PRACTICE EXAMPLE - RHONDDA HOUSING ASSOCIATION

RHA believe that good relationships with tenants are vital in addressing rent arrears at an early stage. Housing Officers work in geographical areas with a manageable number of properties, which allows them to engage with and get to know their customers and the areas/communities in which they live.

RHA have put in place a “Start to Finish” process for their Housing Officers which gives them a level of involvement and responsibility in all issues that households they work with might be facing. It enables them to take on a supportive role even when they may not be the direct provider of the intervention a household needs. Housing Officers are empowered to act as the point of contact for any issue or query a tenant may have and to be a presence within the communities that they work with to strengthen the likelihood of people reaching out when support is needed. RHA feel that this approach has helped to build better relationships of trust between tenants and Housing Officers.

There was a theme in many of our conversations with landlords that communication, particularly the way that information was given to tenants, is something that needs to continually be assessed and improved. Shelter Cymru would encourage social landlords to work with people with lived experience of social renting, including their own tenants, when reviews of processes or templates of written documents take place. Support and guidance can also be accessed through Shelter Cymru’s Take Notice members² for social landlords who are looking to improve their communication approaches.



EARLY INTERVENTION

RSLs we spoke to felt that by getting to know their tenants they would be better equipped to anticipate issues before they developed. Intervening at an early stage has proven far more effective, as it ultimately reduces the likelihood that arrears can get out of control and gives the opportunity to focus on any other issues a tenant might need support with.

NEW TENANCIES

- The majority of landlords who engaged with this research offered a higher level of support to new households while they settled in.
- Across the board, this support period involved conversations around finances with support to apply for benefits or update the DWP of changes alongside support to set up payments for rent and other bills.
- This period of more intensive support lasts for a minimum of 6 weeks with some landlords having a 12 week support period as standard and opportunities to extend if a household needs.
- Where support for new tenants is at its best is when the staff working with the new tenants are upskilled and empowered to work holistically with the household and explore other areas of support that might be beneficial, accepting that unmet support needs routinely place households at risk of financial difficulties, including a risk of building rent arrears.
- The team at Newydd, in particular, seem to have a clear understanding of this and work to an ethos that “rent arrears are a symptom of a wider need, not the root cause”. Working with new tenants to link in other specialist support options can ensure that households are able to sustain their tenancies in the long term.

MONITORING AND PROACTIVE SUPPORT

- “Early intervention” as discussed by social landlords included both ensuring support and relationships are built with new tenants but also using systems to better monitor rent

- Payments in order to prompt conversations and support early on when a household may be facing financial difficulty.
- Monitoring as a means to trigger trauma-informed, person-centred conversation can be received positively if it is alongside ongoing work to ensure there are good relationships between tenants and representatives of the social landlord.
- In these circumstances, it can help households who may struggle to reach out for support, and it can prevent people slipping into a crisis situation if the social landlord is able to offer support and referrals to specialist services.
- Some social landlords spoke of tailored approaches that prompt known staff to reach out to tenants when rent arrears first accrue with the offers of open conversation and a broad message of “how can we help?” rather than punitive measures.

GOOD PRACTICE EXAMPLE - COASTAL

Coastal changed from a generic housing management approach by setting up a new rent team in September 2023, guided by how their tenants wanted rent collection to be managed and what the barriers to paying might be for individuals. This meant looking at how often they could pay their rent, how much they could afford and how they paid it. They use a system that records these individual approaches that can flag up any changes, enabling them to find out what has brought about any change in circumstance and offer support.

This has worked well for tenants, one example being an observation that they had several tenants who were taxi drivers, and their income fluctuated based on busy periods, so allowed them to pay two months’ rent at one time if they chose. Having created a system that can monitor these individualised rent payment schedules better enables Coastal to work with tenants experiencing changes or difficulties at the earliest opportunity.

COLLABORATIVE WORKING

For many of the drivers of rent arrears, social landlords alone cannot offer the full range of support and intervention that a household will need in that moment. As such, collaborative working and partnerships with third-sector and public-sector teams is essential to landlords being able to work with their tenants effectively.

- There is a recognition of this among social landlords in Wales. The review of social landlord websites by the Shelter Cymru Peer Research team noted that the majority of social landlords shared information signposting to other support options (58% of RSLs and 90% of LAs).
- This responsibility to work proactively with partners was felt particularly keenly by social landlords who have homes in more rural areas. For many landlord representatives interviewed in this research, there was a clear understanding of the challenges that rural households can face in accessing support and services.
- Hafod noted that rural households had been struggling to access local foodbanks, particularly families who are reliant on public transport. Hafod staff have built good connections with local foodbanks and have co-created a system that offers delivery to households who would otherwise be unable to access this support in times of financial difficulty.
- Other social landlords, such as Monmouthshire Housing Association, have worked to build relationships with energy providers. This allows them to offer improved rates for their tenants and also means there are existing links between the landlord and energy companies so that issues can be flagged and resolved in a timely manner for tenants.

- Similarly, many of the landlord representatives who engaged with this research had a good understanding of wider support options that they could signpost tenants to even if they did not have a joint-working relationship with that organisation.
- While there are some clear examples of good practice from social landlords in this area, collaborative working with partners was raised as a challenge by many landlord representatives. Staff at social landlords recognise the pressures on other sectors and noted the difficulties they can face when trying to bring in additional support for tenants, particularly specialist health intervention.



TENANT INCOME MAXIMISATION

There are many instances when the primary drivers of rent arrears for a household are financial considerations. With families facing increased outgoings in their food shop and monthly bills, support to households to increase their income, where possible, is often well received. As with all approaches to addressing rent arrears, increasing tenant income takes a variety of routes depending on a household's circumstances. Many of the social landlords who engaged with this research had in-house teams to help tenants explore how they might be able to maximise their income and offer support to take steps in the tenant's chosen direction. This included support to realise existing benefit entitlements, support to access employment and advice and support for managing debts.

REALISING BENEFIT ENTITLEMENT

- As set out earlier in this section, all social landlords who engaged with this research offer a period of higher-level support to new tenants that includes a discussion around benefit entitlement and support to access benefits. Conversations with social landlords suggests that this support has been particularly needed with the move to Universal Credit housing cost element instead of Housing Benefit.
- Under Universal Credit, the tenant is the point of contact and the driver of change and updates for Universal Credit. For households who may not have accessed this system before or who may have unmet support needs, help and advice from social landlords can ensure that they are submitting the correct evidence at the correct times so that they are receiving the benefits that they are entitled to in the way that works for them (which may include alternative payment arrangements agreed with UC).

- For many social landlords, this support is offered by a specialist in-house team due to the complexities within the benefits system. The Money Matters team at Valleys to Coast have helped over 1,600 people to access an additional £1.4million in benefits that they are entitled to.
- In 2023, Barcud's Cynnal team supported 651 households to access £2.2million. While some households may have accessed their full entitlement without support, it is clear that people across Wales struggle to access the benefits available to them. The Welsh Government estimate that there is still £2billion of unclaimed welfare support in Wales and directly fund the "Claim What's Yours" phone service to help address this nationally³.

EMPLOYMENT SUPPORT

- Several landlords interviewed in this research had created their own employment support teams or upskilled their Housing Officers to offer a level of employment support to tenants. It was felt that the benefits for households extended beyond the financial benefits of a potential to increase income and included wider wellbeing and mental health impacts. While not all tenants will be looking to engage with this type of support, it is positive to see it available to those who are looking to access it.
- One landlord who we spoke to noted how demand for employment support from their organisation has changed in recent years. They explained that the cost of living crisis and the prevalence of insecure, zero-hours contracts means that:
- "Previously, our employability team would be working with people to secure a first job or maybe a second to top up their income. Now we're helping people to get their third job so that they can manage their costs".

- Whilst it is positive that social landlords are able to offer this support to households looking to increase their incomes through paid work, or further paid work, this anecdotal evidence reflects the pressure on tenants across Wales.

GOOD PRACTICE EXAMPLE – CADWYN HOUSING ASSOCIATION

Cadwyn Housing Association have an in-house employment support team who have the ability to work flexibly to meet people's needs. Alongside guidance on writing CVs and completing job applications, they offer a range of options for people who are looking to become "work ready". This includes a flexible funding pot that can be used for training and education opportunities with previous tenants having completed courses to qualify them to work in construction through earning their CSCS card, completing digital literacy skills courses and having engaged with English language courses to improve fluency. They also work with tenants to look more broadly at what people's barriers to accessing work may be and are able to fund items that may help to address these – from bikes to aid with commuting or laptops to access training and job searching.

- To address this, some social landlords have already built a team of qualified and Financial Conduct Authority registered staff who can then offer expert advice, arrange debt adjustments and offer debt counselling. Cadwyn Housing Association are one such organisation and Valleys to Coast were putting Money Matters staff through the registration process at the time of interview.
- We appreciate that funding is not available for social landlords to offer such specialist, expert support from within their organisation. However, tenants experiencing service deprivation due to living in rural communities or otherwise being isolated from where services may be located will particularly benefit if such services are provided in-house by their landlord.

DEBT MANAGEMENT SUPPORT



We need to ensure a good experience for the tenant and understand that debt is a contentious issue and minimise any shame people feel."

Rent Arrears Team Manager

- At times, tenants are struggling to pay their rent and accruing arrears due to pressure to meet debt repayments elsewhere. Generic support workers and housing officers can help people to contact their debtors or reach out to debt advice agencies, but they are not qualified to offer debt counselling.

CONCLUSION

Rent arrears have long been an issue for tenants and for social landlords and it is unlikely that this will change soon. The drivers continue to grow as the UK struggles with the ongoing cost of living crisis while welfare policies, such as the “bedroom tax” and household benefit capping, push further financial pressure onto households. This financial backdrop and the wider lack of accessible and specialist services to support people are two significant challenges that social landlords alone can’t solve.

Preventative approaches to supporting people with rent arrears are now commonplace among RSLs, with huge progress being made across the sector, and a clear commitment to managing arrears with the ultimate goal of minimising evictions. However, approaches vary considerably from one landlord to the next.

It is clear from our research that cultural buy-in is the key driver for change. Trauma informed approaches can be trained to an extent, but there is no manual to achieving this. The RSLs we spoke with all have a variety of projects designed to help their tenants manage their arrears, but the key is the focus on relationship building and meeting individual need. This has to take precedence over, and in many cases replace, the historic, process-driven approaches that are now seen as largely punitive.

Common among the successful approaches we have seen are an assessment or similar system that keys into early warning signs, getting to know individual tenant circumstances as well as support to maximise benefit income and upskill towards employment opportunities. Meeting the wider needs of tenants is vital, but in order to do so the landlord has to be seen as a source of consistent support that is able to listen and adapt to need.

Several stakeholders discussed that we should be helping people build homes for life and that social landlords are the foundation that enables people to do this. Many RSLs are thinking long-term and have shifted their focus to ensuring things go well from the point of allocation: is the home right for the household; what will they need to make this a home for life; what does the nebulous concept of ‘engagement’ look like for them; what issues – if any – might they be likely to face based on their personal circumstances.

Social landlords can support tenants to access Discretionary Housing Payments (DHPs) and other local authority grants in some instances. This is helpful for preventing homelessness but does not address any underlying problems or the drivers of rent arrears. Putting the onus on longer-term prevention strategies and support that has no expiry date better equips households to maintain tenancies without the need for crisis interventions.

One key area where there is still work to be done involves embedding a strong understanding of the link between health and homes across staff in both sectors to ensure better collaborative working to meet people’s needs. This is something that the housing and health sectors must work on together. The proposed new Homelessness and Social Housing Allocation (Wales) Bill contains a wider duty to ‘ask and act’ for a number of public sector bodies when it comes to anyone who might be at risk of homelessness. RSLs have continually highlighted the need for greater understanding of the issues that can cause homelessness, with the health sector being the most integral.

We know we have a lack of social homes in Wales. Recent work by Shelter Cymru revealed that there are over 94,000 households currently waiting for a social home in Wales⁴. We are concerned that the scarcity of social homes is inadvertently supporting poor practice by some housing officers and people in similar roles, practice that runs counter to the person-centred and trauma-informed approaches we would hope to see.

The representatives from social landlords who engaged with this research primarily had a strong understanding of best practice approaches to preventing rent arrears and engaging with tenants who were accruing arrears.

However, Shelter Cymru's casework in this area highlights that there is work to be done to ensure that this understanding is universal across the sector.

Our casework sets out examples which cause concern that the cultures of some social landlord teams have returned to ideas of "deserving and undeserving" with regard to who should have access to social homes. This affects the quality of support that some social tenants receive, with some social landlord representatives suggesting that tenants should not receive support to maintain their tenancies if they are not perceived to be "doing their part" because they have encountered difficulties managing their rent payments.

At Shelter Cymru we will continue to advocate for people who are not offered the level of support around rent arrears that we would expect to see from social landlords. We will continue to fight for everyone's right to a safe, secure, and suitable home.

This report has highlighted several key areas where change is vital, and Shelter Cymru are keen to support landlords through this by sharing what we have learned from our casework, and by helping to facilitate the sharing of these good practices.



REFERENCES

- 1 [Welsh Government](#)
- 2 [What is Take Notice? - Shelter Cymru](#)
- 3 [Claim what you're entitled to with free advice and support | GOV.WALES](#)
- 4 [Waiting for a home: An update on social housing waitlists in Wales - Shelter Cymru](#)



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