

Scottish Housing Regulator

# **National Panel of Tenants and Service Users 2020/21**

## **Report**

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**engage**  
scotland

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# 1. INTRODUCTION

- 1.1. This report provides an overview of findings from the 2020/21 programme of National Panel engagement commissioned by the Scottish Housing Regulator.

## Background

- 1.2. The National Panel was established in 2013 as a way for the Scottish Housing Regulator (SHR) to engage with tenants and other users of social landlord services. The Panel fits into SHR's wider approach to communication and engagement, and is used to gauge service user priorities and experiences. Panel findings help to shape SHR's focus in its role as regulator of social landlords.
- 1.3. The Panel seeks to engage with a good cross-section of service users. Members include social tenants, people who have used homelessness services, tenants of social rented Gypsy/Traveller sites and owners using social landlord factoring services. Ongoing recruitment ensures that the membership continues to include a cross-section of members across key service user groups, with Panel membership reaching a peak of 472 members by the end of the 2020/21 year. The Panel is also widely promoted to reach those who do not normally engage with social landlords; for example, more than three quarters of Panel members are not involved in RTOs. A profile of the current Panel membership is appended to this report.

## The 2020/21 programme

- 1.4. The focus of this year's programme was developed in the context of the Covid-19 pandemic having impacted landlord services and service users during 2020/21. In terms of the main themes addressed, this year we asked Panel members about:
- How they felt the pandemic has affected their landlord's services;
  - How the pandemic had affected their family and financial circumstances;
  - Their experience of heating their home; and
  - Receipt of information on their landlord's Annual Assurance Statement.
- 1.5. The Panel engagement approach was also modified from previous years to focus exclusively on a full survey of all Panel members. This reflected the challenges of undertaking meaningful qualitative engagement with members during the Covid-19 pandemic and associated government restrictions, and a desire to minimise the burden on Panel members during this time. To maximise reach of the fieldwork, SHR also promoted the survey beyond the Panel membership – non-members were able to complete the survey and to sign up as a member. The survey length was also extended from previous years to increase the range and depth of information collected.
- 1.6. Survey fieldwork was conducted in February and March 2021, during a period of recently increased Government restrictions to control the Covid-19 pandemic, and with some level of restrictions having been in place for 12 months at the time of the survey. In this context, a response rate of 60% (275 responses) is very positive and we would like to express our gratitude to all those able to take part in the 2020/21 survey.
- 1.7. This report presents quantitative survey results for all 'closed' questions, and summary analysis of written responses to the small number of 'open' survey questions.

## 2. LANDLORD SERVICES DURING THE PANDEMIC

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### Key messages

A large majority (81%) felt that their landlord's services had been affected by the Covid-19 pandemic, and nearly half felt services had been 'significantly' affected.

The most common impacts seen by respondents were the temporary stopping of some services and longer timescales for responding to requests or queries. Most also reported having found it more difficult to request a service from their landlord.

A large majority (82%) felt that their landlord had continued to provide at least some key services.

Around half (48%) felt that their landlord had kept them well informed about services.

Just over half (54%) felt that their landlord's overall response to the pandemic had been good, and more than a quarter (27%) felt the response had been poor.

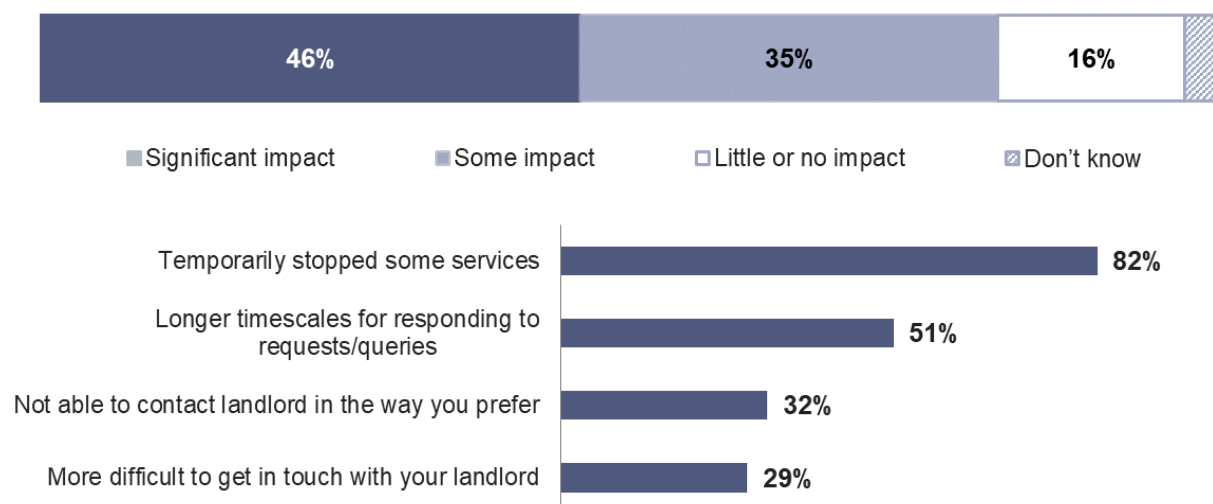
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- 2.1. This section considers Panel members' views on how landlords' services have been affected by Covid-19 and associated government restrictions. Respondents were asked specifically to think about their experience of services since March 2020.

### Impact on landlord services

- 2.2. Figure 1 summarises respondent views on the extent to which their landlord's services have been affected by the Covid-19 pandemic.
- 2.3. As this shows, a large majority (81%) felt that their landlord's services had been affected to some extent. This included 46% who felt that the pandemic had a 'significant' impact on their landlord's services. Around 1 in 6 respondents (16%) indicated that the pandemic had little or no impact on their landlord's services. There was no significant variation in this balance of views across key service user groups, including by landlord type.
- 2.4. In terms of how respondents had seen their landlord's services affected by the pandemic, this most commonly involved the temporary stopping of some services (82% reported this). Around half of respondents (51%) had also seen longer timescales for responding to requests or queries, around a third (32%) had not been able to contact their landlord in the way in which they preferred, and a similar proportion (29%) had found it more difficult to get in touch with their landlord. These findings were broadly similar across key service user groups, although Council tenants were more likely than RSL tenants to report difficulty getting in touch with their landlord.

**Figure 1: Perceived impact of Covid-19 pandemic on landlord services**

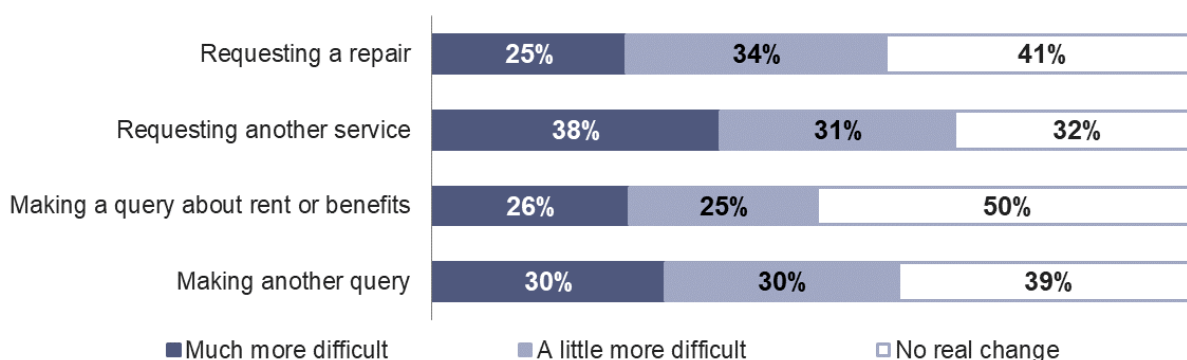


2.5. Figure 2 summarises respondent views on how the pandemic had affected their ability to contact their landlord.

2.6. As this shows, respondents were most likely to have seen an impact on the ease with which they could request a service; 59% had found it more difficult to request a repair, and 68% had found it more difficult to request another service (38% much more difficult). Most respondents also indicated that they had found it more difficult to raise a query with their landlord; 50% had found it more difficult to make a query about rent or benefits, and 61% had found it more difficult to make other queries.

2.7. This balance of views was broadly similar across key service user groups, although Council tenants were more likely than RSL tenants to find it more difficult to request a repair or another service.

**Figure 2: Perceived impact of Covid-19 pandemic on ease of contacting landlord**



2.8. The survey also invited Panel members to provide further written comments on how the Covid-19 pandemic had affected their experience of contacting their landlord.

2.9. Around two thirds of all respondents provided written comment here. Some of these respondents indicated that their experience of getting in touch with their landlord had been largely unchanged during the pandemic. This included some who noted that they had not had a reason to contact their landlord, but had received information on service access arrangements.

- 2.10. Some also took this opportunity to comment positively on their experience of contacting their landlord during the pandemic. A number of respondents referred to the efforts made by their landlord to maintain services during the pandemic – “I feel they have excelled under the circumstances”. Some also felt that their experience had improved due to increased access to digital communication options (such as SMS or video calls) during the pandemic.
- 2.11. The main issues highlighted by respondents related to specific difficulties getting in touch with their landlord, and examples of reduced service provision. The most common were examples of respondents finding it more difficult to contact their landlord. Specific points raised here are summarised below.
- Some respondents had not been able to contact their landlord as they would usually prefer. For most, this reflected the enforced closure of landlord offices as a result of the Covid-19 pandemic. However, some indicated that their landlord had requested they use email communication rather than telephone (their preference).
  - Respondents provided examples of finding it more difficult to reach the specific contact that they were looking for (most commonly their housing officer). This was primarily due to staff working from home, staff absence or reduced hours. There were also examples of landlords switching to a single call centre rather than respondents being able to contact their local office directly.
  - Respondents noted longer wait times for calls to be answered, although some noted that this had improved significantly as staffing pressures appeared to have reduced.
  - Some referred to calls not being returned as promised, or taking significantly longer to be returned.
- 2.12. Comments referring to landlords providing more limited services during the pandemic included some lack of clarity regarding the services that remained available. Specific points raised here are summarised below.
- A perception that landlord resources were focused exclusively on maintaining emergency services, with other services temporarily stopped. Some felt there was a lack of clarity or inconsistency regarding what constituted essential or emergency services – for example when requesting a repair. Some had not contacted their landlord regarding a repair or other issue “in case I was considered a time waster”, while others reported significantly longer timescales for repairs. However, it should be noted that some reported being pleasantly surprised by the speed of their repairs being completed during the pandemic.
  - Respondents cited examples of some services being reduced or temporarily stopped. This was typically with reference to common area cleaning and maintenance and gardening services. However, respondents also referred to reduced boiler servicing, response to noise disturbance and antisocial behaviour, tenant participation activities, and planned improvement works.
  - While a number of respondents commented positively on their landlord’s efforts to maintain services during the pandemic, a small number expressed dissatisfaction with their landlord’s response to the pandemic, including some

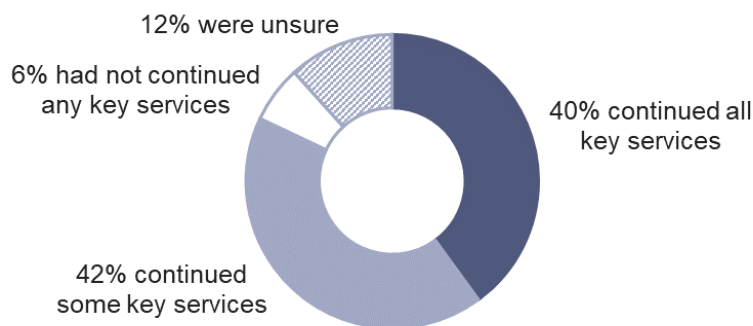
concerns that the pandemic had been used as “an excuse” for reduced service standards.

2.13. Figure 3 summarises respondent views on the extent to which they feel that their landlord has continued to provide key services during the pandemic.

2.14. As this shows, a large majority of respondents (82%) felt that their landlord had continued to provide at least some key services, including 40% who felt that all key services had continued. A little more than 1 in 20 (6%) indicated that their landlord had not continued any key services.

2.15. These views were broadly consistent across key service user groups, although RSL tenants were more likely than Council tenants to report that their landlord had continued all key services.

**Figure 3: Views on extent to which landlords have continued to provide key services**



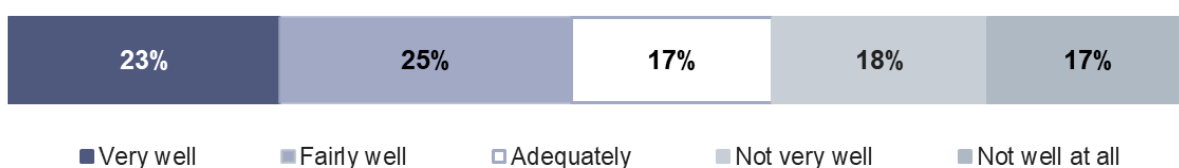
2.16. The survey also invited Panel members to provide further written comments on which services had not been provided. Around a fifth of all respondents provided written comment here. The main points are summarised below.

- Respondents cited a number of examples of services being stopped:
  - Ceasing or delaying non-emergency repairs. Respondents referred to a range of extended timescales, including a wait of more than a year for repairs to be completed, while others indicated that their landlord is yet to provide a timeframe for their repair.
  - Ceasing stair/close cleaning, although some noted that they continued to be charged for the services.
  - Ceasing garden and open space maintenance.
  - Cancelling or re-scheduling planning improvement works.
  - Delays in accessing aids and adaptations.
- Some respondents felt that some of these services could have been continued, for example outdoors services such as open space maintenance or where respondents felt it would be possible to maintain social distancing.

### Keeping service users informed during the pandemic

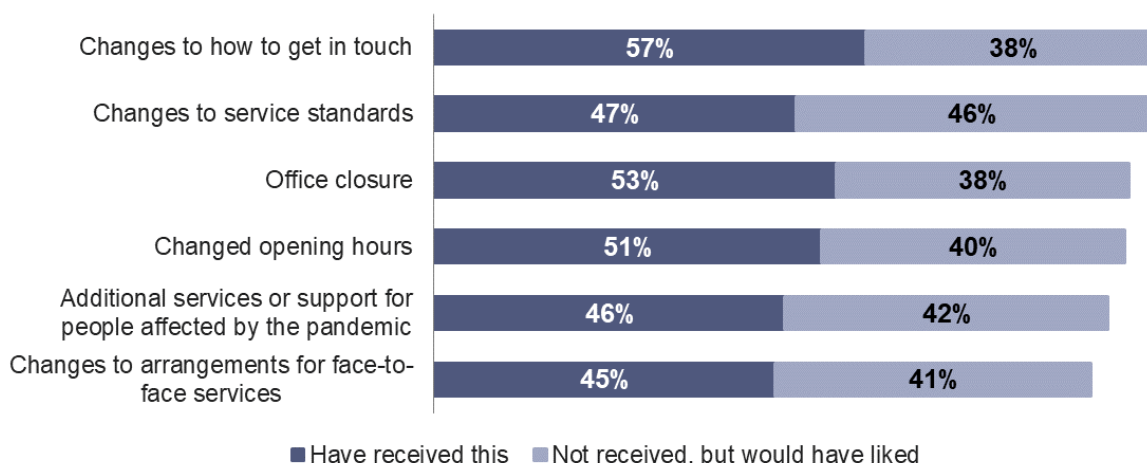
- 2.17. Figure 4 summarises respondent views on how well their landlord kept them informed about services during the pandemic.
- 2.18. As this shows, around half of respondents (48%) felt that their landlord had kept them well informed about services, including 23% who felt that they had been ‘very well’ informed. However, there remained more than a third (35%) who felt that their landlord had not kept them well informed. Council tenants were more likely than RSL tenants to feel that they had not been kept informed about services during the pandemic.

**Figure 4: Views on how well landlords kept service users informed about services during the pandemic**



- 2.19. Figure 5 summarises respondent feedback on the information they had received from their landlord during the pandemic.
- 2.20. As this shows, respondents were most likely to have received information on how to contact their landlord during this period. For example, 57% had received information on changes to how to get in touch with their landlord, 53% on office closure, and 51% on changed opening hours. A little less than half had received information on changes to service standards (47%), or additional support for those affected by the pandemic (46%). However, there remained a substantial proportion of respondents looking for more information from their landlord; nearly two thirds (62%) identified one or more types of information which they would have liked, but which had not been provided by their landlord.
- 2.21. Survey findings indicate that Council tenants were less likely than RSL tenants to have received information from their landlord during the pandemic, and more likely to identify additional information that they would have liked their landlord to provide.

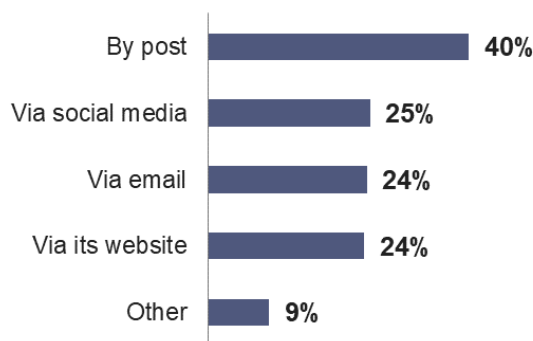
**Figure 5: Information received from landlords during the pandemic**





2.22. Figure 6 summarises respondent feedback on how their landlord had provided information during the pandemic. As this shows, information by post was the most commonly mentioned (40%), although more than half of all of respondents had received information via electronic means such as social media, email or their landlord's website. These findings were consistent across key service user groups.

**Figure 6: Communication methods used by landlords to provide information during the pandemic**



2.23. The survey also invited Panel members to provide further written comments if they had heard about their landlord providing additional support or services for people affected by the pandemic.

2.24. A little more than a third of all respondents provided written comment here. Around a third of these indicated that they had not heard of any additional support or services for those affected by the pandemic.

2.25. Those who had heard of additional support included some who referred to their landlord prioritising those affected by or vulnerable to Covid-19, for example in providing services such as repairs. However, most referred to specific additional support or services for those affected by the pandemic – although it should be noted that some were unclear as to whether services were provided by their landlord or a third party. This appeared to be a particular issue for some Council tenants, in terms of distinguishing between their landlord function and wider Council services.

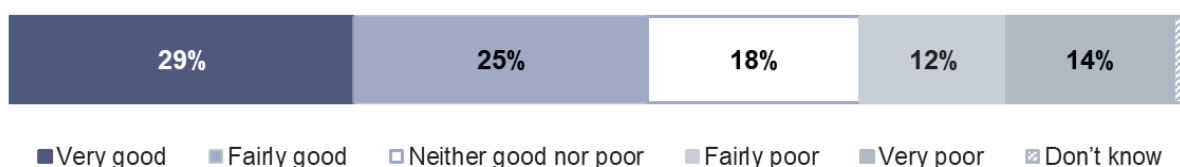
2.26. Specific supports referenced by respondents are summarised below.

- Welfare calls or 'check in' with those who are vulnerable to Covid-19, including signposting to other services where relevant.
- Welfare rights and debt services, including additional support for those struggling to maintain their tenancy due to financial difficulties.
- Provision of food parcels and referrals to foodbanks.
- Christmas gift donations.
- Help with energy costs.
- Support with digital connectivity, including provision of devices.
- Support with access to medicines and healthcare.
- More general support including collecting grocery shopping, dog walking, etc.
- Coordinated activities focused on tackling isolation and improving wellbeing.

## Overall rating of landlord response to the pandemic

- 2.27. Figure 7 summarises respondent views on their landlord's overall response to the pandemic.
- 2.28. As this shows, just over half (54%) of respondents rated their landlord's response as very or fairly good. However, there remained more than a quarter of respondents (27%) who rated their landlord's response as very or fairly poor.
- 2.29. This balance of views was consistent across key service user groups. However, rating of their landlord's overall response did vary dependent on respondent views on specific aspects of their landlord's services during the pandemic. This was particularly the case in relation to whether landlords had continued to provide key services, and how well landlords had kept service users informed during the pandemic. For example, those who felt that their landlord had continued all key services and those who felt that they had been kept well informed were more positive than others about their landlord's overall response to the pandemic.

**Figure 7: Overall rating of how landlord responded to the pandemic**



- 2.30. Those who felt that their landlord had not responded well to the pandemic were invited to provide further written comments regarding this. Around a fifth of all respondents provided written comment here. The key points are summarised below.
- A perceived lack of communication from landlords including reference to failure to inform service users of office closures, and a lack of information on new arrangements for accessing services (particularly how to contact housing officers).
  - Landlords not being clear with service users about the service standards they could expect, including what constitutes 'essential' or 'emergency' services.
  - Difficulties experienced getting in touch with landlords and/or a lack of response to service requests during the pandemic.
  - Continuing to charge for services which had been temporarily stopped during the pandemic, such as cleaning and garden maintenance. Some had also been unhappy to receive notification of rent increases at a time of limited landlord services.
  - Landlords not being sufficiently proactive in reaching out to service users, including welfare checks for those who may be vulnerable to Covid-19. Landlords not doing enough to ensure that those without digital connectivity can still access services and support.
  - A perception that the pandemic has been used to "excuse" a poor standard of service, and to save money.

- IT systems not being up to the standard required during pandemic. Specific difficulties encountered included landlord staff not being able to access service users' information.

2.31. The survey also invited Panel members to highlight anything else that their landlord could have done in response to the Covid-19 pandemic. Around a third of all respondents provided written comment here, with around a quarter of these indicating that they felt that their landlord had responded well in the circumstances, and/or who were unable to suggest anything else that their landlord could have done. However, most of those providing comment identified areas where they felt their landlord could have done more in response to the pandemic. These are summarised below.

- More and better communication. This included reference to ensuring information reaches those without digital connectivity, and some calls for greater transparency with service users regarding the challenges faced by landlords and how services were operating during the pandemic.
- Being more pro-active in reaching out to service users, particularly those living alone, those with a disability, and/or those required to shield during the pandemic. This included suggestions for greater use of regular 'welfare calls'.
- Making it easier to contact landlords during the pandemic, including a better range of digital options.
- Maintaining a more responsive service during the pandemic. This included a perception that some services could have been maintained at a lower level/frequency, rather than stopped.
- Foregoing rent increases while services were still restricted. Some also wished to see some refund of rent and/or service charge to reflect service delivery during the pandemic.

### 3. IMPACT OF THE PANDEMIC FOR PANEL MEMBERS

#### Key messages

A large majority (83%) felt that the pandemic has had a negative impact on their quality of life, and 44% had seen a ‘significant negative impact’. Impacts on mental and physical health, and access to health and social care were most common.

Nearly a third (29%) had seen a decrease in their income during the pandemic, and more than half (56%) of all respondents had taken some cost-saving action.

A fifth (20%) are not managing well financially at present, and a similar proportion (21%) are not managing well with their housing costs.

Most struggle with unexpected expenses, a fifth often have to delay/miss paying a bill, and more than a third say that money worries have a bad effect on their relationships.

40% have experienced difficulties affording their rent and 64% were concerned about future affordability. These concerns most commonly related to future rent increases.

3.1. This section considers feedback on how the Covid-19 pandemic and associated government restrictions have affected Panel members’ quality of life and financial circumstances.

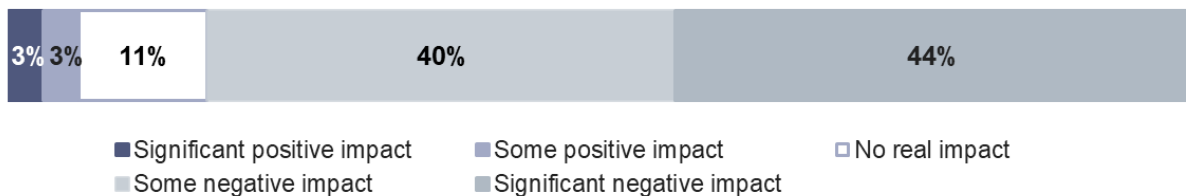
#### Impact on quality of life

3.2. Figure 8 summarises respondent views on the impact of the pandemic on their quality of life.

3.3. As this shows, a large majority of respondents have seen some impact, and the great majority of these have seen a negative impact on their quality of life; 83% reported a negative impact on their quality of life, including 44% reporting a ‘significant negative’ impact. Only 17% of respondents reported a positive impact or no real impact from the pandemic.

3.4. This balance of views was broadly consistent across all key service user groups.

**Figure 8: Impact of pandemic and government restrictions on quality of life**

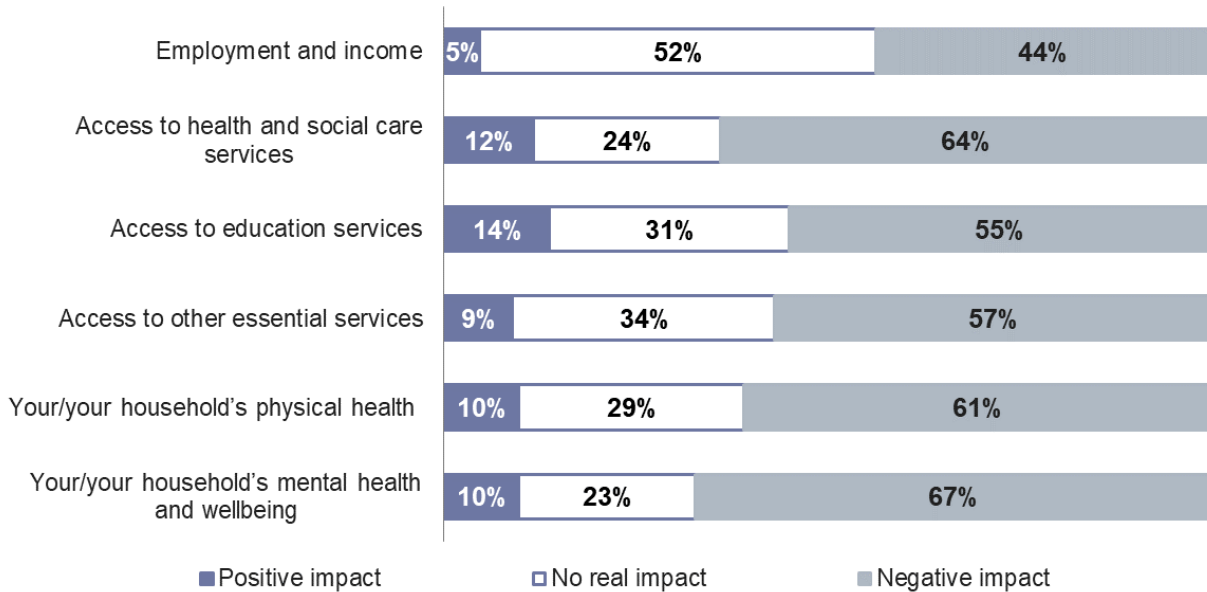


3.5. Figure 9 summarises respondent views on how the pandemic has affected their and their household’s life since March 2020.

3.6. As this shows, a substantial proportion of respondents reported some negative impact associated with the pandemic. This was most commonly in relation to mental health and wellbeing (67% reported a negative impact), access to health and social care

(64%) and physical health (61%). Respondents were less likely to report an economic impact, but there remained a substantial proportion (44%) reporting that the pandemic had a negative impact on their household’s employment or income.

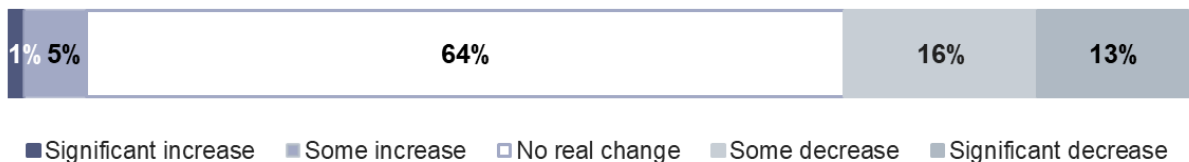
**Figure 9: Views on how pandemic and government restrictions have affected Panel members**



**Impact on income and financial circumstances**

- 3.7. Figure 10 summarises respondent feedback on how their income has been affected by the pandemic.
- 3.8. As this shows, most (64%) had seen no real change to their overall household income. However, there remained nearly a third (29%) who had seen a decrease in their income, including 13% who reported a significant decrease in their income during the pandemic.
- 3.9. These findings were broadly consistent across key service user groups, although under 60s (and particularly under 45s) were more likely than others to report a decrease in their income.

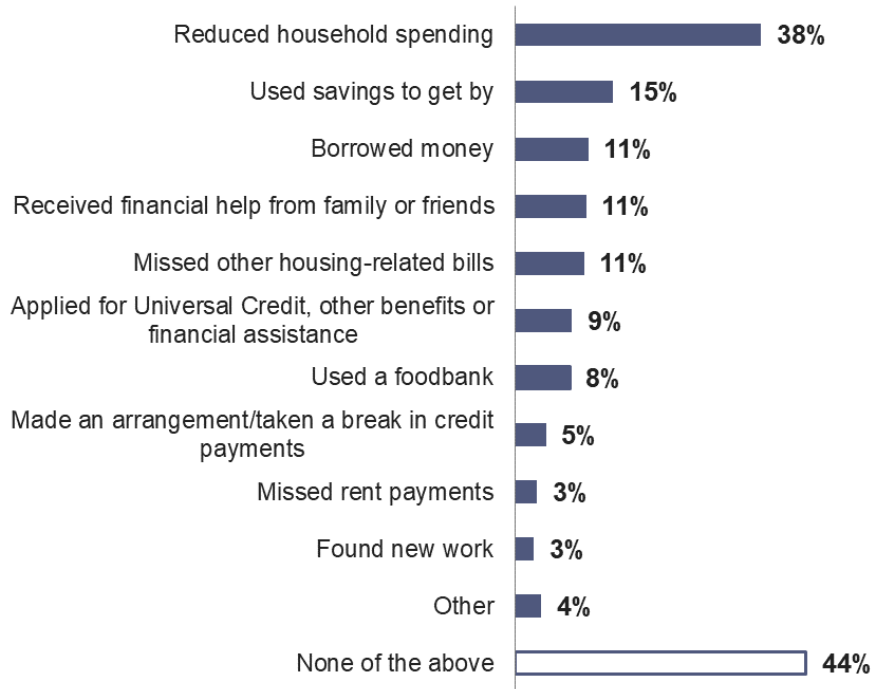
**Figure 10: How current household income compares with that prior to the pandemic**



- 3.10. Figure 11 summarises respondent feedback on the actions they have taken as a result of the pandemic having a negative impact on their financial circumstances.
- 3.11. As this shows, more than half of respondents (56%) indicated that they had taken some cost-saving action in the last year as a result of the impact of the pandemic. This finding was broadly similar across key service user groups, although under 60s were more likely than older respondents to have taken cost-saving actions.

3.12. In terms of specific actions, reducing household spending was by some margin the most common; 38% had done this in the last year. Other actions mentioned by respondents included using savings to get by (15%), borrowing money (11%), financial help from family or friends (11%), and missing housing bills such as heating or Council Tax.

**Figure 11: Actions taken as a result of impact of the pandemic and government restrictions on income and financial circumstances**



### Views on current financial circumstances

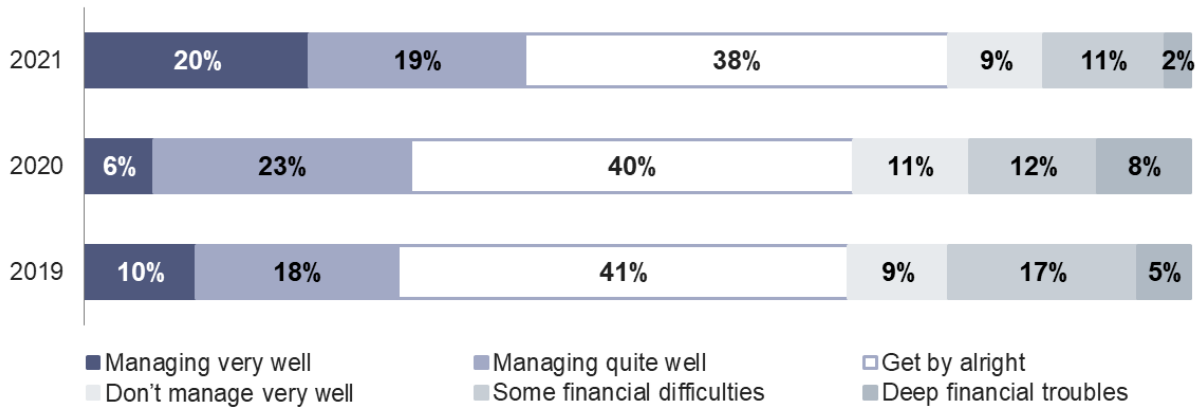
3.13. The survey also asked more generally about Panel members’ current financial circumstances.

3.14. As Figure 12 shows, a fifth (20%) of respondents indicated that they are not managing well with their finances as a whole. This represents a small improvement on the 2020 and 2019 surveys, which each found that 29% of respondents were not managing well financially. This was primarily due to a reduction in the proportion of respondents who are having financial difficulties (from 20% in 2020 to 13% in 2021).

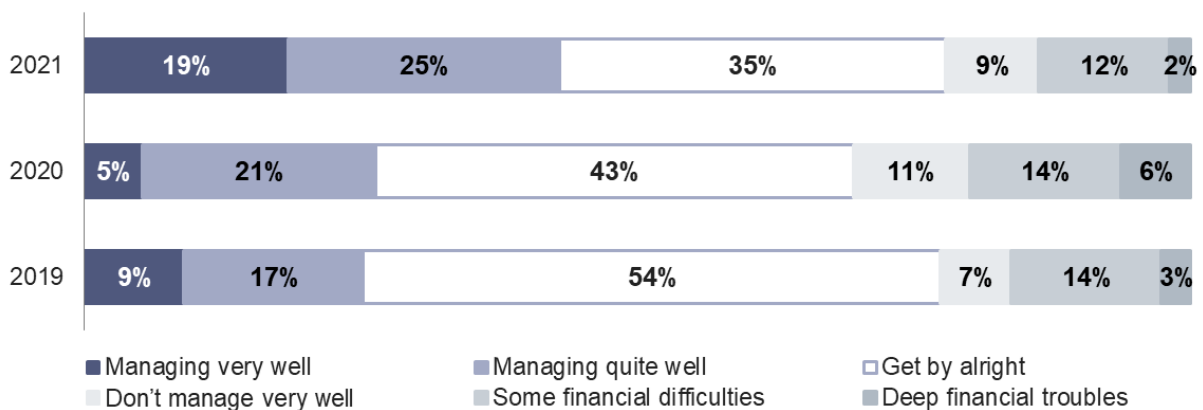
3.15. A similar proportion of respondents (21%) indicated that they are not managing well with their current housing costs (including rent, energy bills and other housing-related costs). This also represents a small improvement on the 2020 survey which found that 29% of respondents were not managing well with their housing costs (although this had been an increase on the 2019 survey).

3.16. These findings were broadly consistent across key service user groups, although under 60s were more likely than older respondents to report that they are not managing well, both in terms of their general finances and specifically in relation to housing costs.

**Figure 12: How managing financially at the moment**



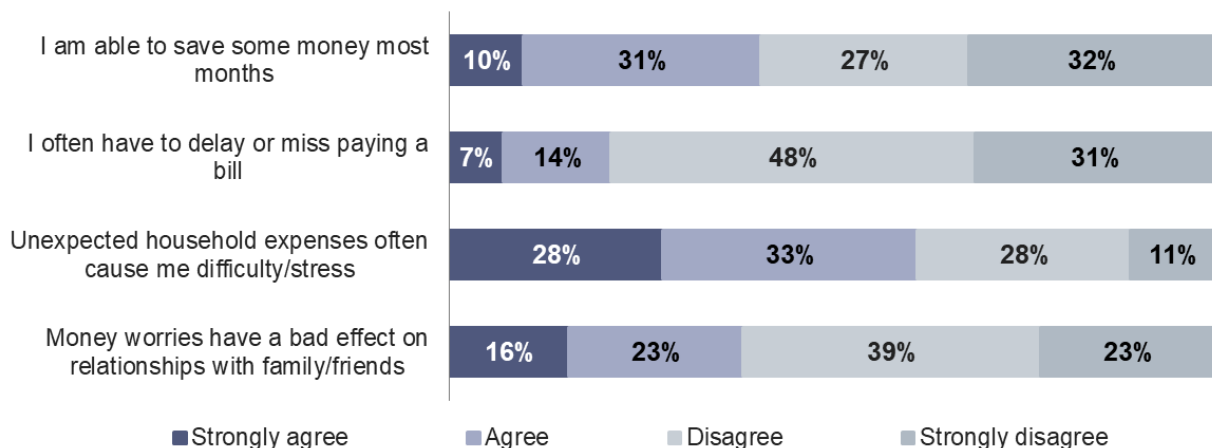
**Figure 13: How managing to afford home at the moment**



3.17. Figure 14 summarises respondent views on specific aspects of their current financial circumstances. Consistent with findings noted above, this indicates that financial worries affect a relatively substantial proportion of respondents:

- Around a fifth (21%) of respondents often have to delay or miss paying a bill;
- More than half (59%) are not able to save money most months;
- Unexpected household expenses often cause difficulty or stress for the majority (61%) of respondents; and
- Money worries have a bad effect on relationships for more than a third (38%).

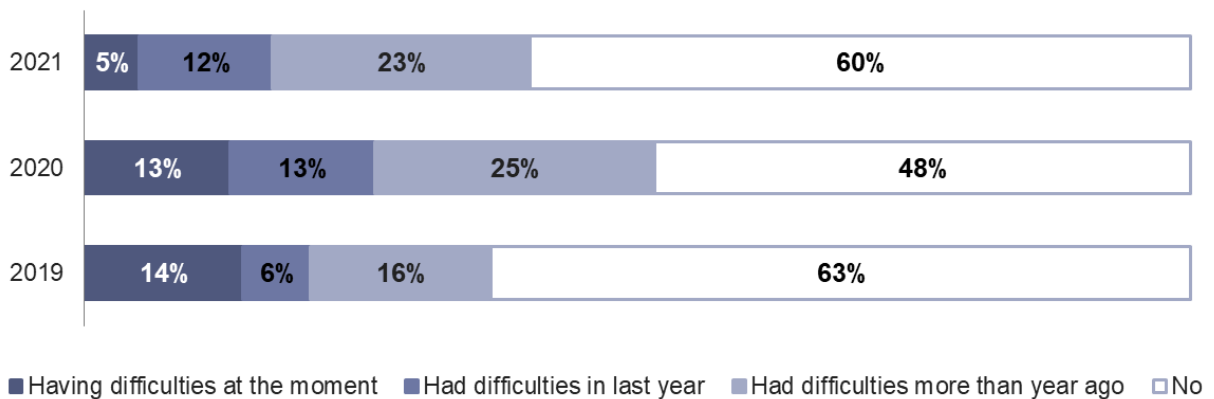
**Figure 14: Financial circumstances at the moment**



### Experience of affordability difficulties

- 3.18. Figure 15 summarises respondent feedback on whether they have experienced difficulty affording their rent.
- 3.19. As this shows, 40% of respondents had experienced difficulties affording their rent, including 17% who had experienced difficulties in the last year, and 5% who are currently experiencing difficulties. This balance of views is broadly similar to that reported through the 2019 and 2020 surveys. However, the 8-point reduction in respondents currently experiencing difficulties with their rent is notable, particularly in the context of consistent findings between 2019 and 2020 (13% and 14% respectively). Survey results also show some variation across age groups, with under 60s more likely than older respondents have had difficulty affording their rent.

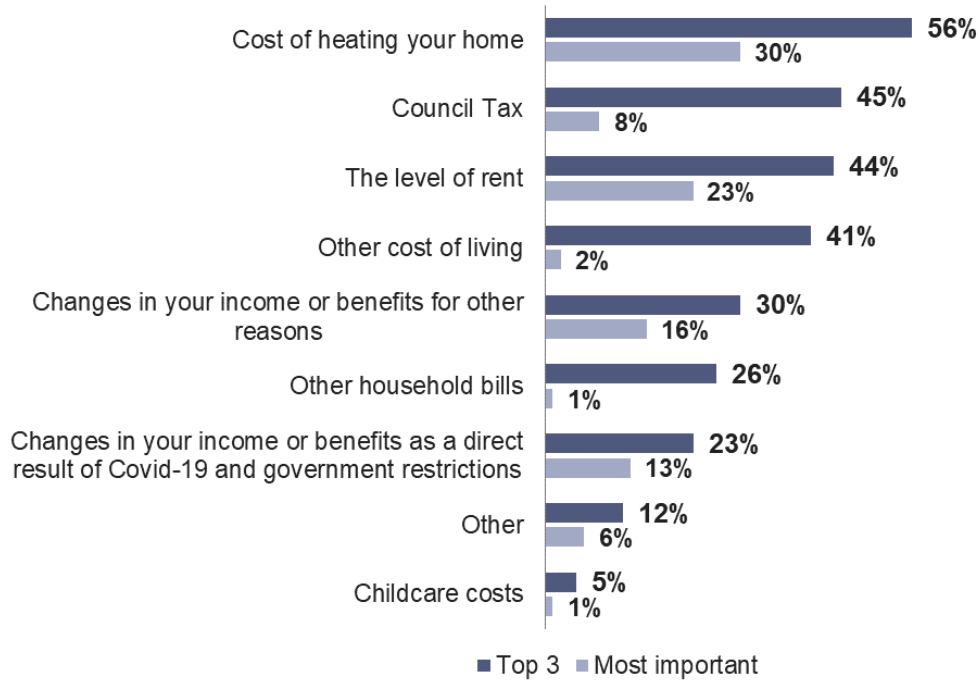
**Figure 15: Whether experienced difficulty affording rent**



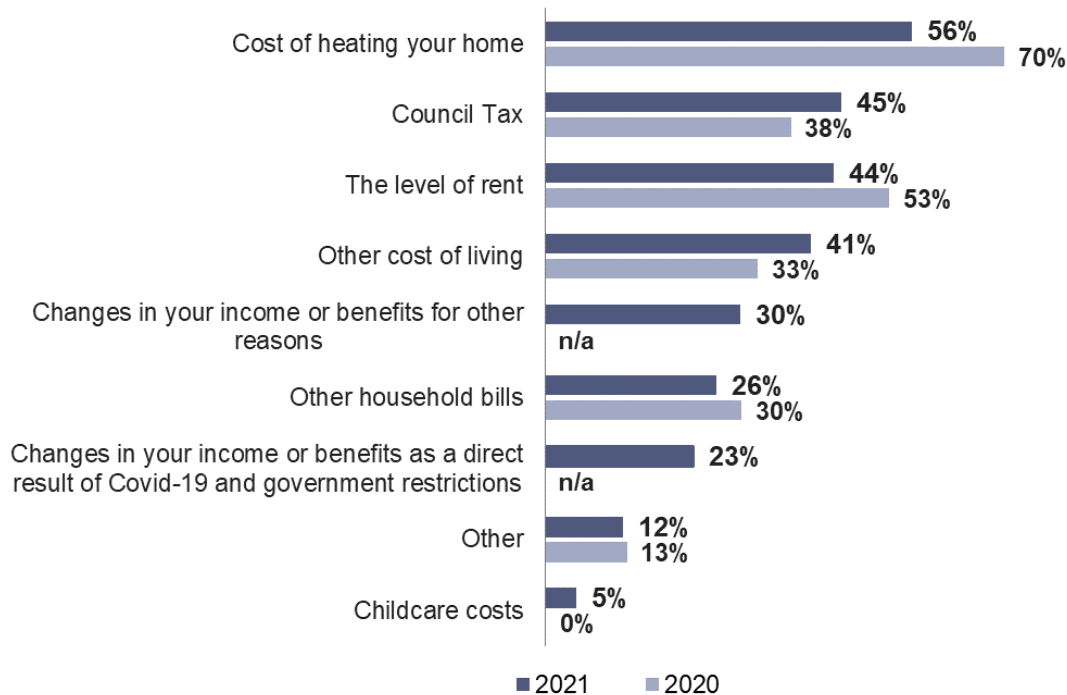
- 3.20. Figure 16 summarises respondent views on the factors that have contributed to any difficulties affording their rent. This shows that heating costs were the most commonly cited factor for those struggling to afford their rent; heating costs were mentioned by 56%. Other commonly mentioned factors were Council Tax (mentioned by 45%), the level of rent (44%) and other living costs (41%). Respondents were somewhat less likely to mention changes to their income, but there remained nearly a third who felt that changes to their income contributed to difficulties affording rent.
- 3.21. The overall mix of factors contributing to rent difficulties is broadly similar to that reported in 2020. However, there has been a reduction in the proportion of respondents mentioning cost of heating their home as contributing to rent difficulties (by 14-points since 2020).



**Figure 16: Factors contributing to difficulty affording rent**



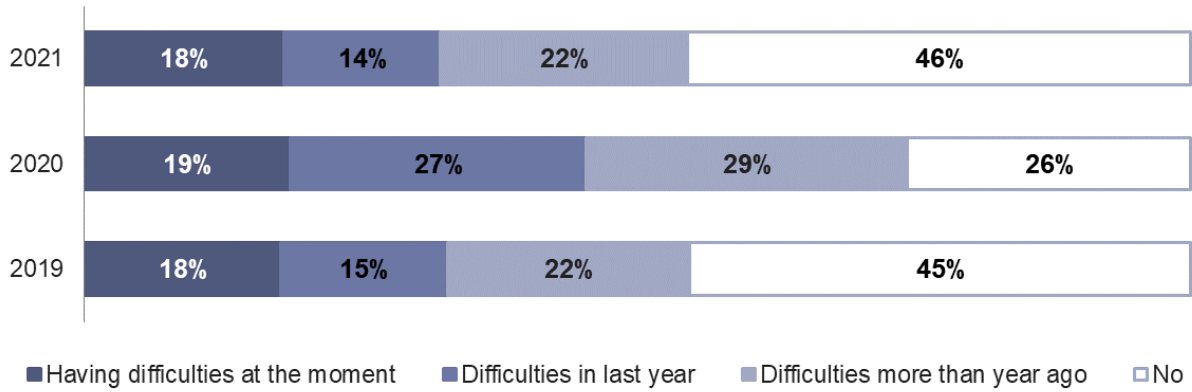
**Top 3 difficulties affording rent**



3.22. Figure 17 summarises respondent views on any difficulties they have experienced affording other, non-housing bills.

3.23. As this shows, more than half of respondents (54%) had experienced difficulties with other bills, including 32% who had experienced difficulties in the last year. This represents an improvement on the 2020 survey which found that 74% had experienced difficulty with other bills (although this had been an increase on the 2019 survey). Consistent with findings in relation to rent costs, difficulties with non-housing bills appear to be most common for those aged under 60.

**Figure 17: Whether experienced difficulty affording non-housing bills**



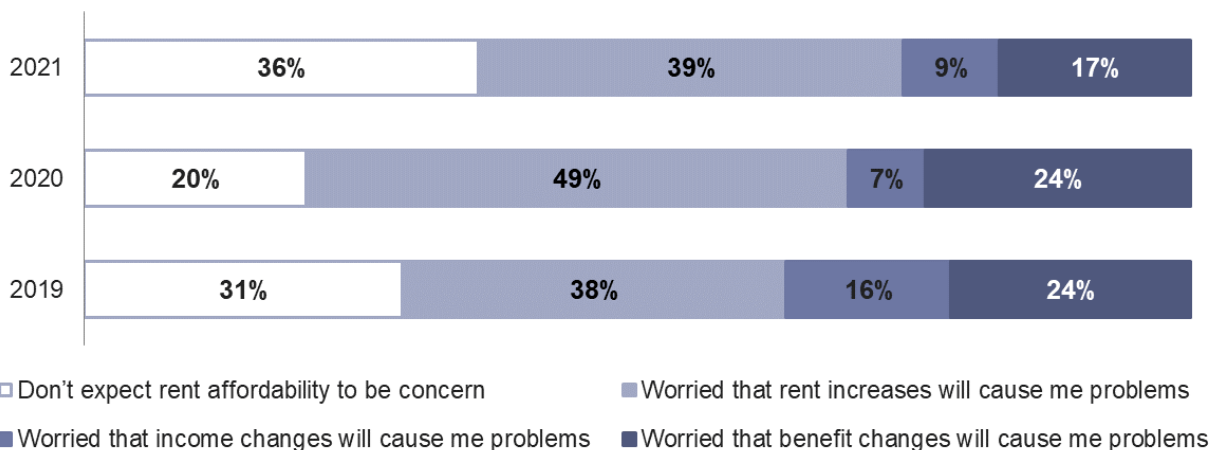
**Views on future financial circumstances**

3.24. The survey also asked for Panel members’ views on their future financial circumstances.

3.25. As Figure 18 shows, around two thirds (64%) of respondents expressed concerns about affording their rent over the next few years. This represents an improvement on the 2020 survey (where 80% expressed concerns), although this represented an increase from 2019. Perhaps unsurprisingly, those who had experienced rent affordability problems were significantly more likely to express concerns about the future; more than 80% of those who had experienced difficulties expressed concerns about the future. However, there remained around half of those who had not experienced difficulties who expressed concerns for the future.

3.26. Concerns about future rent affordability were most commonly related to rent increases; 39% expressed concerns about the impact of future rent increases on the affordability of their rent, compared with 17% concerned about future benefit changes and 9% about future changes to their income.

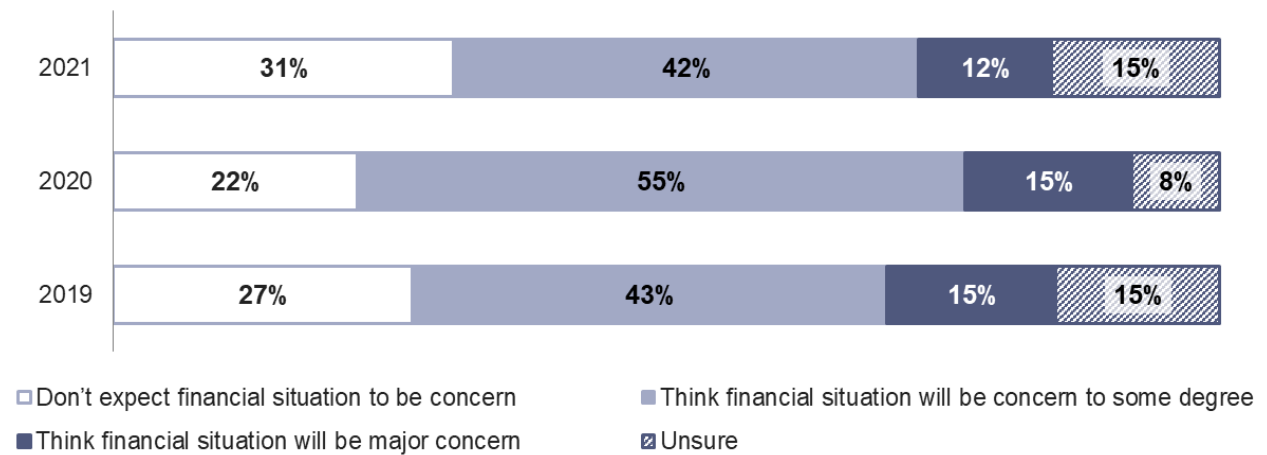
**Figure 18: Whether concerned about affording rent over next few years**



3.27. Figure 19 summarises respondent views on their finances more generally over the next few years.

3.28. As this shows, more than half (54%) of respondents expressed some concern about their future financial circumstances as a whole, including 12% for whom their future financial situation was a major concern. This represents an improvement on the 2020 survey, which found that 70% were concerned about their future financial circumstances.

**Figure 19: Whether concerned about finances over next few years**



## 4. HEATING YOUR HOME

### Key messages

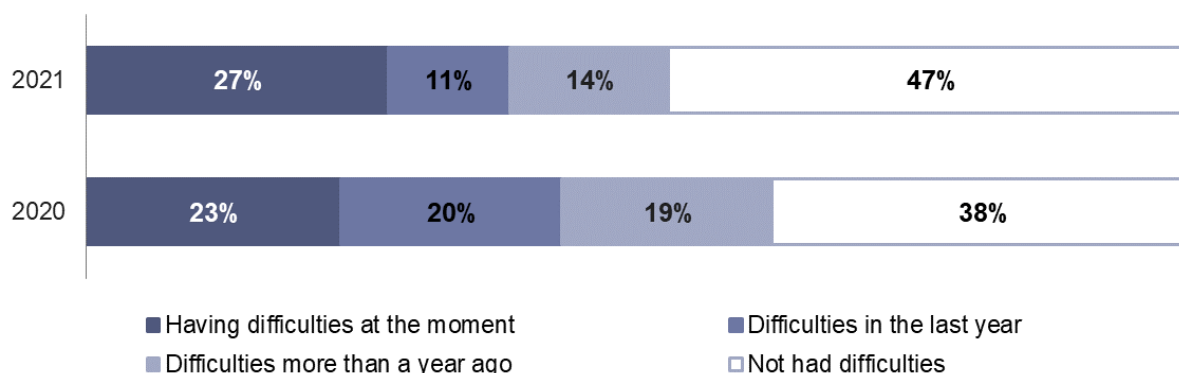
More than half (53%) of respondents had experienced difficulty heating their home, and more than a quarter (27%) were having difficulties at the time of the survey.

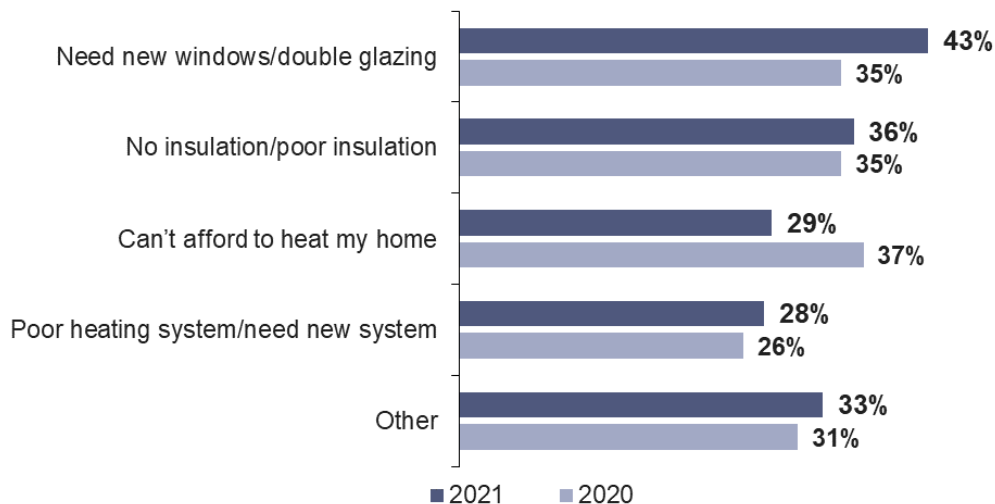
Those who had experienced difficulties affording their rent were significantly more likely to have also had difficulty heating their home.

A range of factors contributed to respondents' difficulties heating their home, with poor energy efficiency the most common.

- 4.1. Figure 20 summarises respondent feedback on whether they have difficulty heating their home, and Figure 21 summarises the main factors that contribute to these difficulties.
- 4.2. As these show, more than half (53%) of respondents had experienced difficulty heating their home, including more than a quarter (27%) who were having difficulties at the time of the survey. This is a small improvement on the 2020 survey which found that 62% had experienced difficulties. Perhaps unsurprisingly, those who had also experienced difficulties affording their rent were more likely to have had difficulty heating their home; more than 80% compared with a third of those who have not had difficulty affording their rent.
- 4.3. Respondents referred to a range of factors as having contributed to difficulties heating their home. Poor energy efficiency appeared to be the most common factor; 43% mentioned needing new windows or double glazing, and 36% mentioned poor insulation. However, it should be noted that nearly a third of respondents referred to struggling to meet high heating costs.
- 4.4. Respondents also mentioned 'other' factors contributing to difficulty heating their home. These were primarily examples of poor insulation resulting in higher heating costs, although a small number referred to health conditions requiring them to use their heating more often.

Figure 20: Whether had difficulty heating home



**Figure 21: Factors contributing to difficulty heating home**

- 4.5. Around a quarter (24%) of respondents indicated that their landlord had made energy efficiency improvements to their home in the last 2 years, similar to findings in 2020. These respondents referred to a range of improvements with the most common being installation of **new boilers and/or heating systems** (including replacement radiators), and replacement or additional **insulation** to cavity walls, exterior and/or loft. Respondents also referred to installation of **double glazing, new doors**, and installation of **renewable energy** generation technology.
- 4.6. Around half of those who had energy efficiency improvements made to their home indicated that they had seen a reduction in their heating costs as a result. This included around a tenth who had seen a 'big reduction' in heating costs.

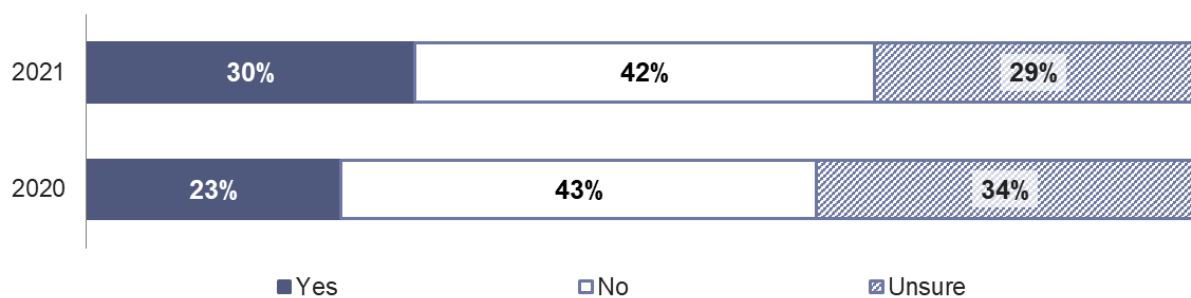
## 5. ANNUAL ASSURANCE STATEMENTS

### Key messages

30% of respondents had received information from their landlord about Annual Assurance Statements.

- 5.1. The final survey questions asked about any information Panel members had received from their landlord about Annual Assurance Statements. These are a requirement for social landlords, and provide assurance that the landlord is meeting the standards and requirements set out by the Scottish Housing Regulator.
- 5.2. As Figure 22 shows, 30% of respondents had seen information from their landlord about Annual Assurance Statements, representing a small improvement on the 2020 survey. A further 42% had not seen any such information, and 29% were unsure. This balance of views was broadly consistent across key service user groups, although RTO members were more likely than others to indicate that they had seen information on Annual Assurance Statements.

**Figure 22: Whether have seen anything from landlord about Annual Assurance Statements**



- 5.3. The minority of respondents who had seen information about Annual Assurance Statements were asked about how they had received this. Examples provided included information received direct from landlords via email or post (including with rent statements and/or tenant newsletters); copies provided to RTOs and via other tenant participation activities; copies provided via the landlord's AGM; and information provided via the landlord's website and social media channels. However, it should be noted that some of those providing comment here felt that their landlord could have done more to highlight the purpose of the Annual Assurance Statement for service users.

## PANEL MEMBERSHIP

The Panel seeks to engage with a good cross-section of tenants and service users. Current members include social tenants, people who have used homelessness services, tenants of social rented Gypsy/Traveller sites and owners using social landlord factoring services. In terms of the wider Panel profile, the focus is on ensuring membership includes representation across all socio-demographic groups, rather than achieving an exact match to the wider service user population. In this context, some groups such as those in rural areas have been over-sampled to ensure sufficient volume for more focused engagement within these groups.

Ensuring a balanced Panel membership is also a key element of ongoing promotion and recruitment work. This seeks to expand the reach of the Panel in terms of the size of the membership and representation of specific population subgroups. Total Panel membership stands at 472 at the time of reporting.

The current Panel profile suggests several areas where further expanding Panel membership would improve representation. As noted above, the aim of ongoing recruitment and promotion work should be on ensuring a sufficient number of members within specific groups, rather than an exact match with the wider population. In this context, the current Panel profile suggests recruitment should seek to boost numbers of black and minority ethnic members, factored owners and potentially those aged under 35.

A profile of the current Panel membership is provided below.

<b>Current membership</b>		<b>472</b>
<b>Age</b>		
Under 35		15%
35-44		15%
45-59		29%
60-74		28%
75+		9%
Unknown		3%
<b>Gender</b>		
Woman		55%
Man		45%
In another way		1%
<b>Housing tenure</b>		
Council tenant		39%
RSL tenant		42%
Owner		7%
Gypsy/ Traveller site resident		7%
Unknown		6%
<b>Ethnicity</b>		
White Scottish, British or Irish		86%
White other (inc Scottish Traveller, Gypsy/ Traveller)		9%
Black Minority Ethnic		2%
Unknown		3%
<b>Disability</b>		
1 or more disabilities		37%
No disability		48%
Unknown		15%
<b>RTO membership</b>		
Member of RTO		22%
Not a member of RTO		78%