



Tenant Board

25th February 2026

Agenda



- ▶ Declarations of interest (2 mins)
- ▶ Action(s) from last meeting (3 mins)
- ▶ Rent Increases and changes to the Rent Standard (10 mins)
- ▶ HQN mock inspection feedback (20 mins)
 - ▶ Tenant Board development discussion
- ▶ Mutual Exchange (10 mins)
- ▶ Scrutiny Forward Plan (30 mins)
- ▶ Any other business (5 mins)
 - ▶ O&S tenant scrutiny update next month

Declaration of interest

- ▶ Scrutiny forward plan



Actions from last meeting



- ▶ Cavendish & Minden external staircases – Deborah Fenton and David White to follow up on what is happening there and communication with tenants.
- ▶ David White to investigate when void properties post inspections started.
- ▶ Tenant Board to decide who will attend Overview and Scrutiny in April.



Rent setting and changes to the Rent Standard

David White – Head of Housing Transformation and Regulation

Background



- ▶ Rent is the key element of the Housing Revenue Account and as such needs to provide sufficient funding to run the Housing service
- ▶ Cost need to at least keep pace with Inflation as costs of repairs, supplies and staff costs increase each year.
- ▶ The Consumer Price Index (CPI) is the lower of the two main measures of inflation. The other is the Retail Price Index.
- ▶ If rent does not keep pace with costs, services will eventually either decline in standard or be cut altogether.
- ▶ The Councils will make the ultimate decision on the rent increase proposed by officers this year. This is a key part of the Councils' responsibility to achieve balanced budgets.

Process



- ▶ BMSDC follows the process set out in the Rent Standard
- ▶ Rent is set for new financial year (6th April 2026)
- ▶ Formula is current rent + CPI + 1% The plus one percent is there to assist social landlords to properly maintain homes to decent standards and to meet H&S costs as well as building new homes.
- ▶ CPI (consumer price index) taken from September of the previous year. This was 3.8% in Sept 2025
- ▶ Rent increase this year will be 4.8% if approved.
- ▶ Service charges are recalculated using actual costs from the previous year, not bound by the rent formula, but are rarely higher.
- ▶ The Councils cannot raise the rent beyond this amount and cannot raise the rent within 12 months of an increase.

Timetable



- ▶ Cabinet discusses the proposed increase as part of annual budget setting (10/2/26)
- ▶ Councils agree budget and rent proposal BDC 24th Feb and MSDC 26th Feb.
- ▶ 4 weeks notice is required so letters must go out by end February.
- ▶ Housing benefit are notified of change. Feb 2026
- ▶ Universal Credit recipients must notify DWP of the increase via the portal. BMSDC staff confirm this from our end when done. 6th April
- ▶ Direct Debits are amended by the income team and new payment schedules sent.
- ▶ Rent increases 6th April.



HQN Mock Inspection Feedback

David White – Head of Housing Transformation

Mutual Exchange Tenant Guide

STEPS AND BENEFITS FOR EXCHANGING
RENTAL HOMES EFFECTIVELY



Understanding Mutual Exchange

Definition and Purpose of Mutual Exchange

Concept of Mutual Exchange

Mutual exchange allows social housing tenants to swap homes legally with landlord consent, enhancing tenant flexibility.

Legal Mechanisms Involved

Tenancy assignment or surrender and regrant legally transfer tenancy rights during mutual exchanges.

Tenant Eligibility and Limitations

Eligible tenants hold secure or assured tenancies; some tenancy types like introductory or temporary are excluded.

Benefits of Mutual Exchange

Mutual exchange increases tenant mobility, community stability, and efficient use of housing stock.



Eligibility for Participation

Eligible Tenancy Types

Secure, assured, and some flexible or fixed-term tenants generally have the right to participate in mutual exchanges if legal requirements are met.

Ineligible Groups

Introductory, demoted tenants, non-secure arrangements, shared owners, and leaseholders are excluded from mutual exchange rights.

Considerations and Alternatives

Understanding tenancy implications is vital; alternative options include management transfers and local lettings systems if ineligible.



Process of Mutual Exchange

Finding a Swap Partner

Identifying Swap Partners

Tenants use platforms like HomeSwapper and community networks to find suitable home exchange partners nationwide.

Application and Approval Process

All tenants must submit mutual exchange applications and obtain landlord approvals before proceeding with the swap.

Communication and Preparation

Clear communication about tenancy details and personal circumstances helps avoid issues and ensures smooth exchanges.



Steps in the Exchange Process

Application Submission and Logging

Tenants submit complete applications and landlords assign housing officers to start the exchange process.

Property Inspection and Compliance

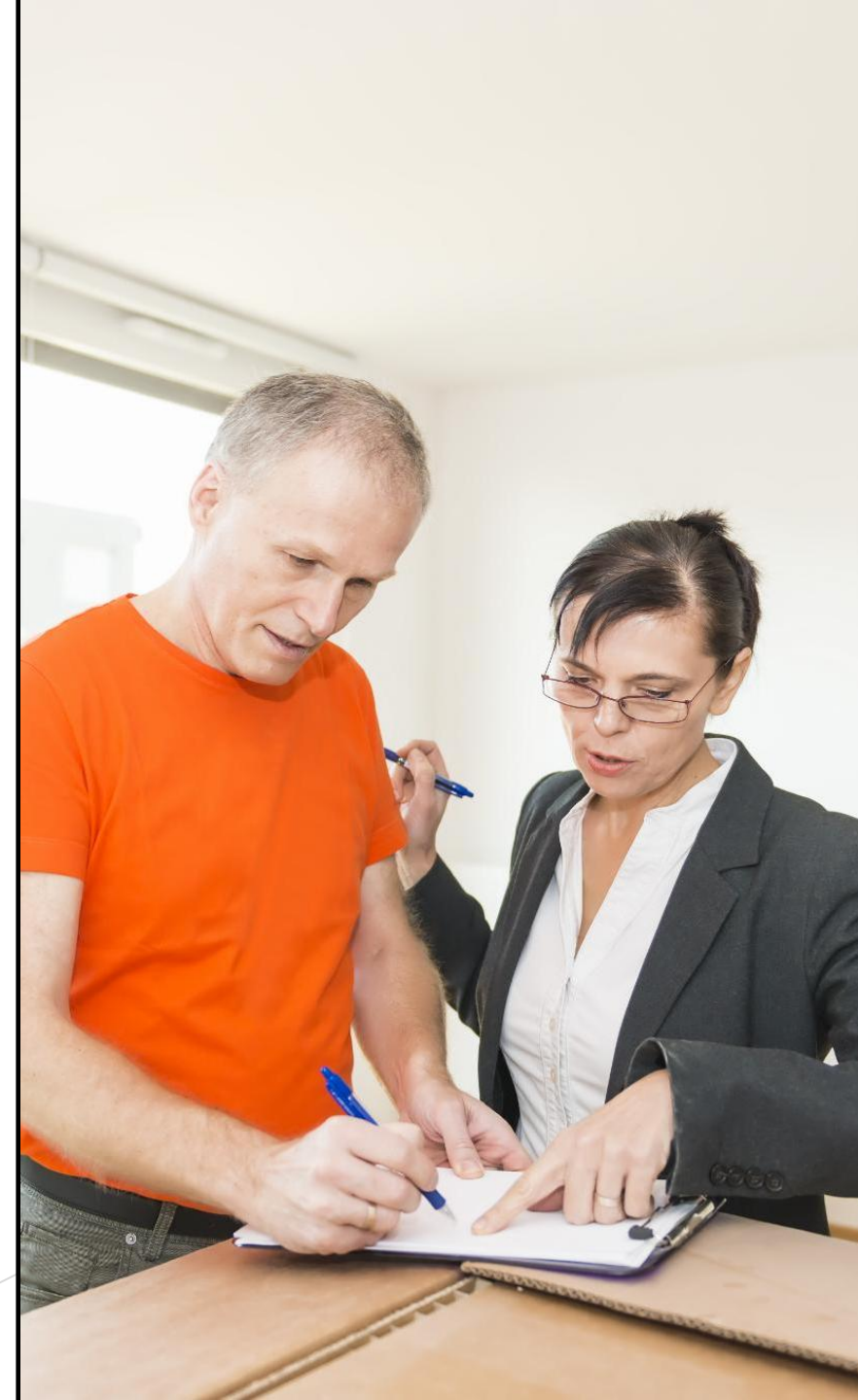
Detailed inspections assess property condition, repairs, and compliance with safety certificates and asbestos surveys if needed.

Tenancy Compliance Checks

Officers review rent accounts, behavior reports, and exchange landlord references to determine exchange suitability.

Final Approval and Documentation

Team leaders sign off approvals; tenants sign legal documents and complete safety checks before key handover.



Regulation and Compliance

Landlord Responsibilities and Controls

Tenant Eligibility Verification

Landlords check rent arrears, tenancy conduct, and property size criteria to ensure tenant eligibility for exchange.

Property Condition Inspections

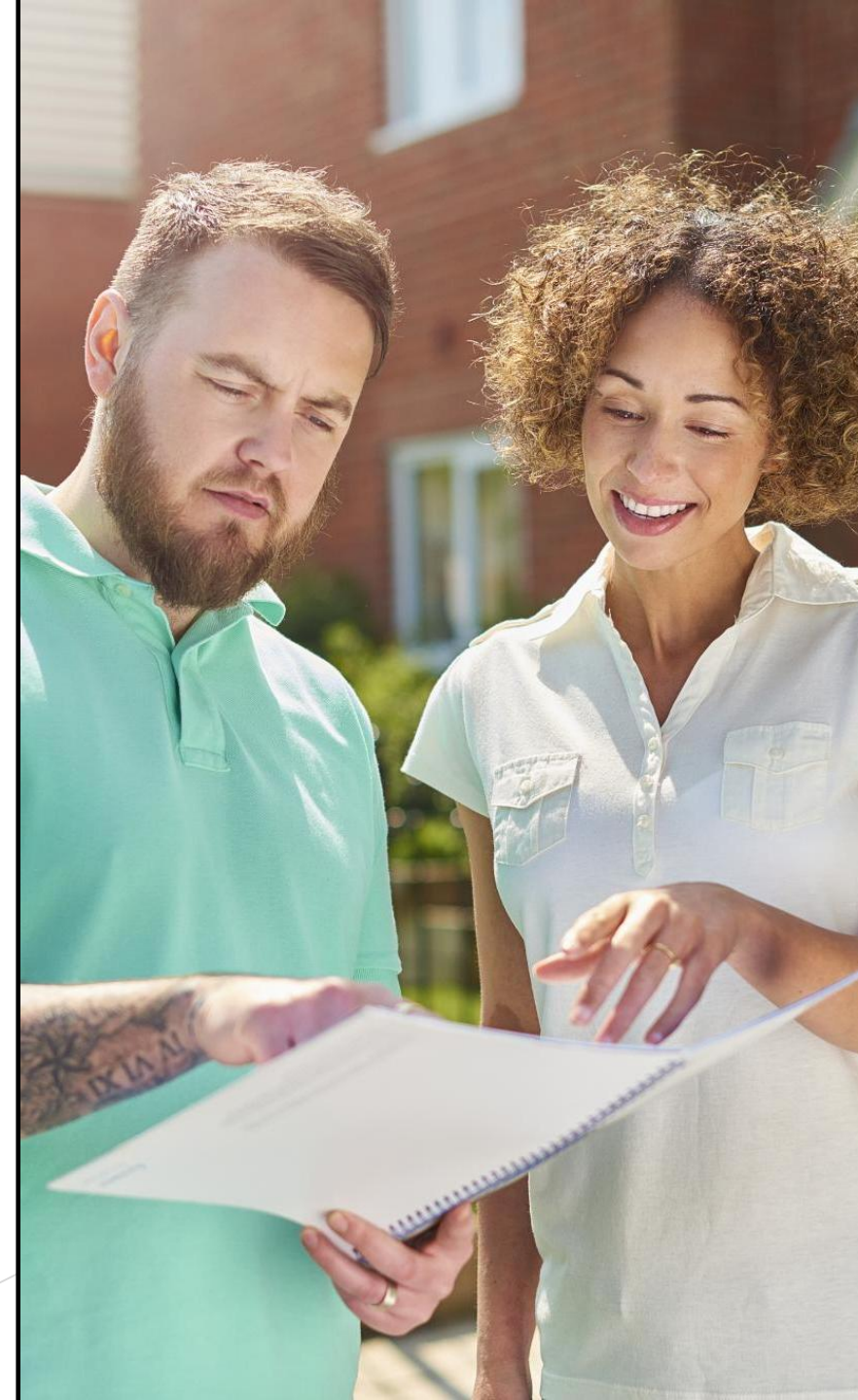
Inspections verify property condition, safety compliance, and identify unauthorized alterations before exchange approval.

Exchange Process Management

Landlords manage applications, compliance checklists, references, and issue decisions within statutory timelines.

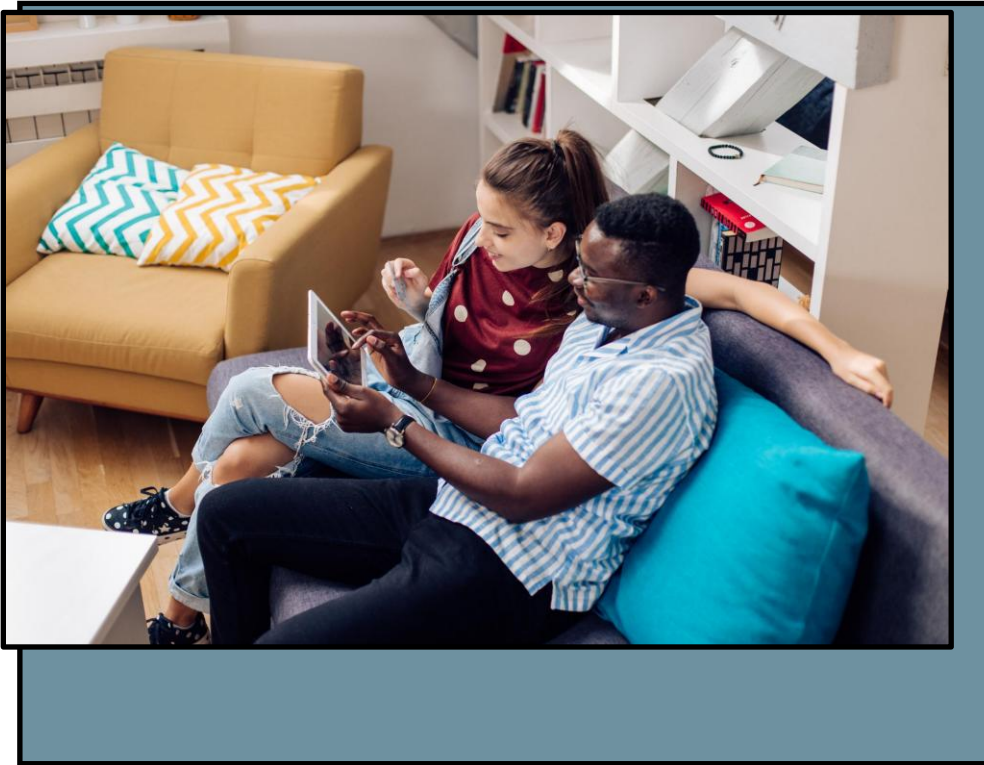
Post-Exchange Responsibilities

After exchange, landlords update records, coordinate final steps, and clarify tenant obligations for fixtures and alterations.



Limitations and Restrictions

Factors Beyond Landlord Control



Tenant Choice Freedom

Tenants independently select exchange partners nationwide without landlord control.

Independent Landlord Decisions

Each landlord follows own policies and cannot override others in the exchange chain. A decision must be made within 42 days of the application and conditions can be added to the approval (i.e. this damage must be resolved before you can sign the paperwork).

Tenancy Type Determination

Legal tenancy rights post-exchange depend on property and law, not landlord discretion.

External Factors Impact

Market demand, tenant preferences, and mandatory safety checks affect exchange timing and suitability.



Rules and Grounds for Refusal

Circumstances That Prevent Approval

Unpaid Rent and Arrears

Outstanding rent or serious arrears can lead to outright refusal or conditional approval requiring clearance.

Breach of Tenancy

Failure to maintain property, address complaints, or comply with tenancy rules may prevent approval.

Property Suitability

Exchanges may be refused if the property is too large, too small, or has adaptations not needed by new tenants.

Additional Refusal Grounds

Employment-tied properties, supported housing eligibility, tenant management schemes, and antisocial behaviour cases also apply.



Tenant Responsibilities

Obligations Before and After Moving

Pre-Move Responsibilities

Tenants must keep rent accounts clear, comply with tenancy conditions, and allow access for inspections and safety testing.

Inspection and Repairs

During inspections, tenants must address repairs for damages they caused or remove unauthorized alterations to gain approval.

Moving Day Coordination

Tenants coordinate removals, ensure availability, and sign legal documents acknowledging acceptance of the new home condition.

Post-Move Duties

After moving, tenants report urgent repairs, comply with new tenancy terms, and update organizations with their new address.



Post-Move Considerations

What to Expect After Completion

Post-Exchange Documentation

Landlord updates tenancy records and issues relevant legal documents to tenants after completion.

Property Condition and Repairs

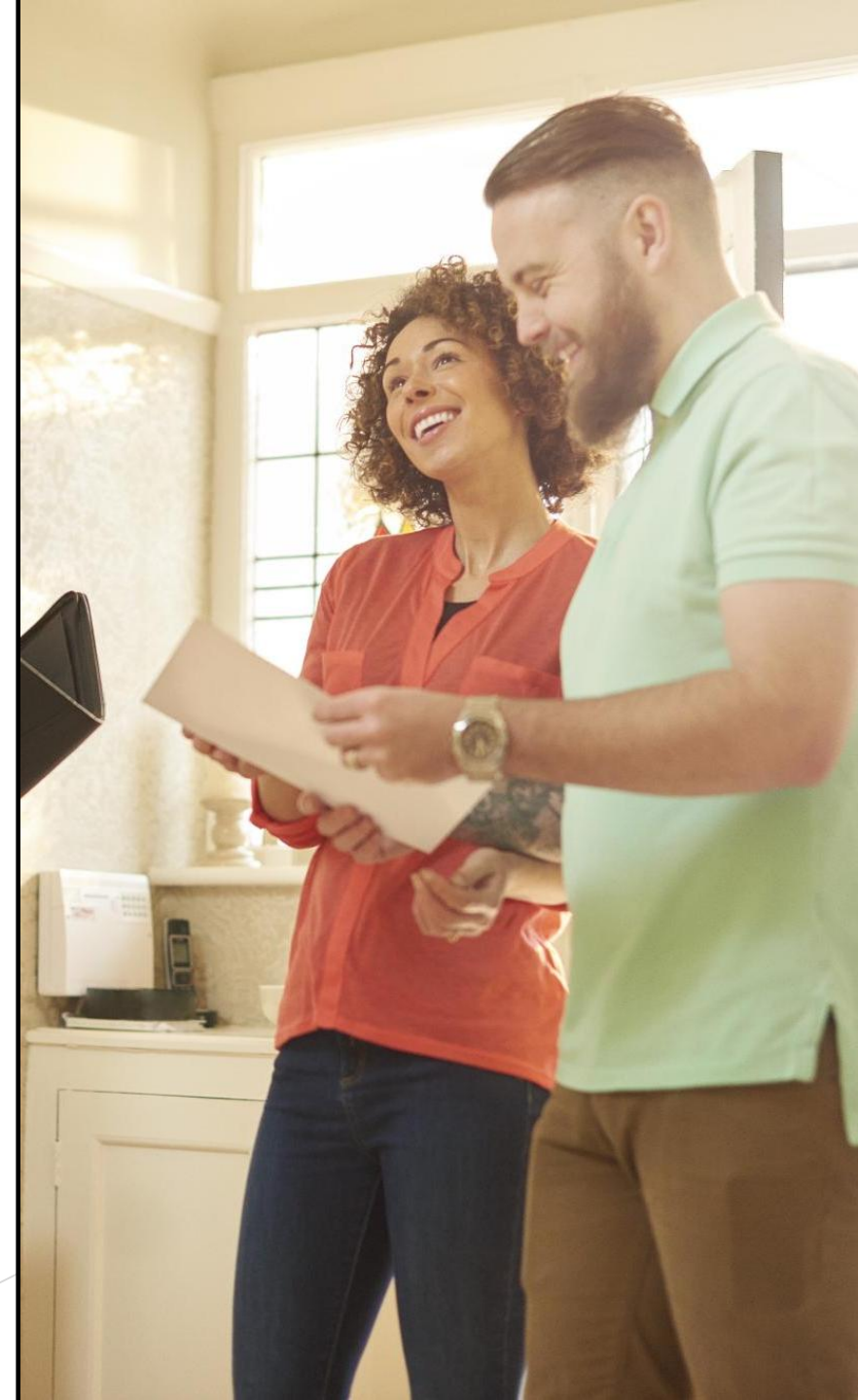
Tenants should report safety issues immediately and follow normal repair procedures for routine maintenance.

Adapting to New Tenancy Terms

Tenants must understand new rent levels, rights, and responsibilities, and seek clarification if needed.

Settling into Community

Tenants should engage with local services and notify relevant agencies about their new address.





Scrutiny Forward Plan

Georgia Mecoy – Tenant Engagement Co-ordinator

Tenant Satisfaction Measures 25/26






Click to view trend

	BDC	MSDC
Overall Satisfaction	69%	70%
Well Maintained Home	69%	71%
Safe Home	74%	78%
Repairs Last 12 Months	70%	73%
Time Taken Repairs	66%	65%
Communal Areas	64%	77%
Neighbourhood Contribution	62%	60%
Approach to ASB	58%	61%
Listens & Acts	52%	57%
Kept Informed	70%	72%
Fairly & with Respect	74%	76%
Complaints Handling	32%	28%

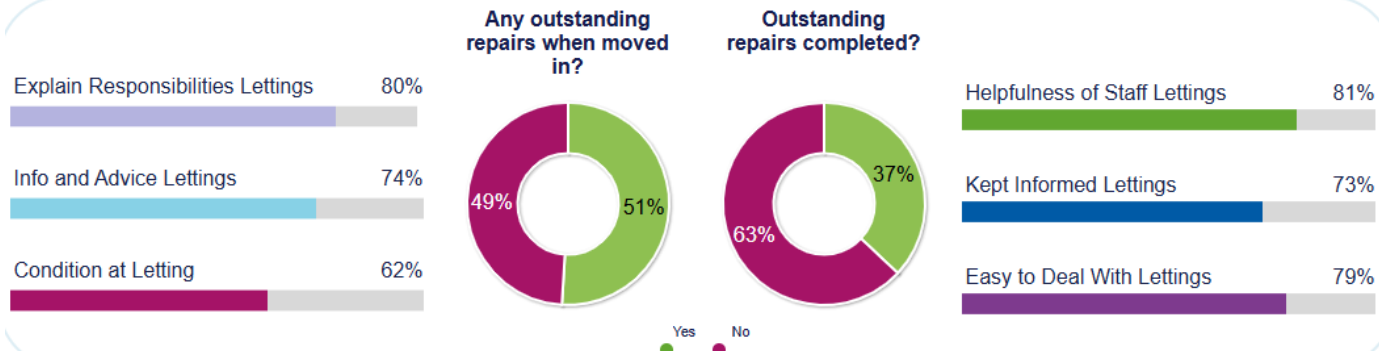
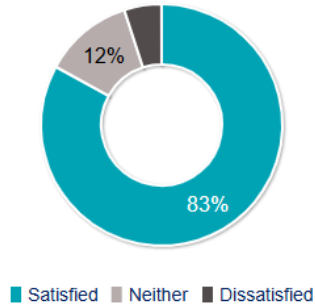
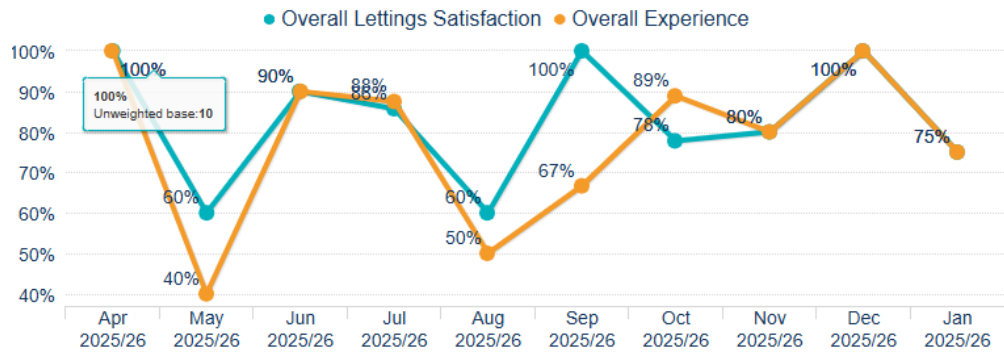
Three survey periods but also been consistently different/low over last few years:

- Communal areas - understanding why such a difference between the two areas.
- Listens and acts - understanding why a difference and if there is an area that needs specific attention

Lettings Dashboard

Annual Target  Residents Interviewed  Alerts 

120 84 0



New lettings

- Condition at letting remains one of our lowest satisfaction areas within this area
- Number of measures we should be able to achieve 100% on:
 - Explain responsibilities
 - Info and advice at lettings
 - Kept informed
 - Easy to deal with
 - Helpfulness of staff

The survey responses from tenants regarding the lettings process of Babergh and Mid Suffolk councils reveal several areas of concern and points of satisfaction. A prominent theme is the need for improved communication. Many respondents indicated that they were not adequately informed about the status of repairs, the bidding process, or the moving-in dates. One tenant expressed disappointment over being rushed to accept a property without sufficient understanding or options, especially regarding immediate liveability factors like heating and hot water.

Several tenants highlighted issues with property readiness upon move-in, citing inadequate cleaning, unfinished repairs, and the state of decorations. This led to feelings of dissatisfaction, particularly among those with children or specific needs. For example, one respondent noted the absence of heating for three weeks, which was especially troubling for a family with a young child.

Though some tenants reported overall satisfaction with the process, there were consistent calls for face-to-face services instead of online-only interactions, particularly for those with learning difficulties or requiring more personal support. The request for clearer communication from staff throughout the process, especially surrounding deposit information and outstanding repairs, was echoed frequently.

Several respondents felt that the councils should have completed necessary void repairs before tenants moved in and that current communication protocols did not provide timely updates about essential services, such as asbestos removals. This lack of clarity caused frustration for tenants and made the moving process unnecessarily stressful.

While a subset of tenants expressed satisfaction with their overall experience, the recurring issues highlighted suggest that improving communication, ensuring property readiness, and increasing accessibility through face-to-face service could enhance tenant satisfaction and trust in the councils' processes.

Over to you!



- ▶ The Tenant Board will now discuss the possible scrutiny projects we could complete for 26/27.
- ▶ Please reflect on the performance data you have reviewed in the last year and think about where improvements could be made.
- ▶ We will then vote on a maximum of 3 scrutiny projects to be added to the forward plan for 26/27.
- ▶ If possible, we should also consider a lead for each project from the Tenant Board.

Any Other Business

