Hello and welcome to Stonewater's *On The Air* podcast. I'm your host, Paula Palmer and this is the first episode of our new season. I can't believe I've been doing this for 3 years already, but we're now on season 6. We'll have six new episodes talking about the key issues in social housing and as ever, we'll be joined by customers, colleagues, contractors, and peers from across the sector.

Today, though, we're talking about trust. The relationship between social landlords and tenants has come under scrutiny in recent years with concerns about service quality, communication, and engagement. I'm going to be asking, can social landlords rebuild trust with customers and create relationships that are respectful and responsive?

To get stuck into this topic, I'm delighted to be joined by David Ripley, our Chief Operating Officer here at Stonewater, Jo Allen, who is Head of Member Relations at the National Housing Federation, and Joseph De-Ville, man of many titles. He is a member of the Stop Social Housing Stigma Committee, the National Tenants' Voice Group, as well as being a tenant, resident, customer, whatever your terminology is in social housing. Thank you all for being here. Let's get going and meet you properly as we chat. Welcome to *On the Air*, David. Could you give our listeners a quick intro to you and your role at Stonewater, please?

David Ripley

Thank you, Paula. It's great to be here with everyone today and hopefully a great session ahead. I joined Stonewater in May of this year. Been here about five, six months now, really getting stuck into some of our key challenges and opportunities around our customer service. My role day in day out is striving to make sure that we're doing the best for our customers and everything that we're trying to do. Whether that be from our repairs service all the way through to our housing services and our support services as well.

Paula Palmer

Lovely. Getting straight into it, David what do you think about the customer and social landlord relationship right now and what does a good one look like to you?

David Ripley

I think the relationship between landlord and customer, resident, tenant, as people refer to it, is probably a little bit strained at the moment and in being in some difficult places. We've had a number of difficult events for the sector to deal with. I think that's tested a lot of us about what is really at the core of what we do and how we do it for residents. I think when we talk about trust, sometimes we talk about trust like it's this farfetched idea, but reality is that trust comes down to us as providers delivering on our actions for our customers and making sure that we have them at the forefront of our mind every day.

Really that basic principle is did we follow through on our promises and deliver what we said we would do when we said we would do it. I think one of the things that we're struggling with is providers and I know at Stonewater we're addressing this challenge head on is making sure that we listen empathetically and also that we embed consistency in the way that we want to deliver our services going forward. I think why the relationship has probably had its turbulent times, we're looking to really push that on at Stonewater. I know there's lots of work across the sector at how we focus on getting those relationships right.

Great. Brilliant. Tell us a bit more about that. How are we going to do it? We've got 93,000 customers. How does that play out in practice?

David Ripley

I think in terms of when you think about 93,000 people, that's nearly one Wembley Stadium or where you come from, where I come from, two St. James's Parks, if you like. Although I don't want to talk about football at the moment. I think when we think about any interaction we have with customers day in, day out, I think one of the keys to how we help to build that trust is to have that collective engagement in that visibility on what matters. At Stonewater, we're doing a lot of work about how we can get more visible and more local and more connected into our customers' day in, day out. Myself and the team have very much got that at our heart.

We know we need to be better at Stonewater on how we do that, but a proactive engagement and that visibility will make sure that we can hear our customers, see our customers, and respond to the challenges and the opportunities that they face. I think alongside that, though, we also need to be honest and that's honesty as providers about the challenges that we face. When we look at that in a stormwater context, we know that we've got challenges around repairs, we've got challenges around complaints, and we've also got challenges around the feedback that we've had from customers about being visible itself.

I think the more we talk about those challenges openly and how we can address them, the more cohesion we'll build between ourselves as a landlord and between our customers. I think a lot of that is underpinned by reassuring our customers, by showing our actions to be true and that we follow through on them. I think we've seen a lot recently around community cohesion, both locally and nationally in the press. I think the more we can do to work together to collaborate on some of those challenges and those opportunities, we can build that trust and take us forward in that open way, where together we both see both parts of those issues. We use elements such as tenant scrutiny as we use to really drive us forward on that journey.

Paula Palmer

Thanks, David. I'm going to get Jo to come in and add on that point. Jo is our guest from the National Housing Federation. Welcome, Jo. Thanks for being on with us. We'll start as we did with David by getting to know a bit more about you and what you do.

Jo Allen

Hi, Paula. Thanks so much for having me on today. Great to be with you all. As you said, I'm Head of Member Relations at the NHF. I've been there for 10 years now. Again, don't know where the time goes. I lead on all of our work around customer experience and resident engagement.

Paula Palmer

Brilliant. Adding to what David said about the challenges and ways of building trust and respectful relationships, do you agree and what examples have you seen of landlords doing this well?

Jo Allen

Yeah, I definitely agree. We've seen, as David recognised, it has been a really challenging time for the sector around all of this. The better social housing review really highlighted that building

trust honest and open communications between landlords and residents is really important. We've seen where that goes wrong in the tragedies around Grenfell and around our [inaudible 00:06:29]. It is so fundamental to having a good relationship and really doing what we need to as landlords. I think definitely challenges, but the sector has really addressed those and is really making head roads. It's not job done. There's still lots to do.

Following the tragedy at Grenfell, we worked with residents and with landlords across the sector to develop the Together with Tenants framework, which was a really, really important development in the sector that just really highlighted the need to have a really open, honest conversation with residents, customers, tenants about how they can influence decision-making and how their views can be heard.

I think that was really, really fundamental arms of change in the sector and has actually led on to loads of initiatives. We've got loads of examples, case studies on our website. I think the important thing about it is one size fits all. It isn't just a tenant engagement. It's not a list of things you need to do, and then it's done, it's about thinking how it works for your organisation, so whether you've got 93,000 customers or 500.

Paula Palmer

I agree. Interesting, you say there about all these bad events that brought this change about. We'll always hear from the people who aren't happy more so than the people who are happy, but good to see that it's really been taken on board. I'm going to come back to you about the Together with Tenants report in a little while. First, we're going to meet Joseph, our final guest, to get a customer's perspective. Joseph is as we've mentioned a great advocate for tenants, been a member of the National Tenants' Voice and Start Social Housing Stigma. Hello to Joseph. Thanks for coming on with us. Tell us some more about you. What's inspired you to be so involved and perhaps what does genuine involvement look like to you?

Joseph De-Ville

Hi, I'm Joe. I think I've met Joe before. I work with the National Housing Federation, we're Together with Tenants Programme. I did that for about 5 years. I really enjoyed doing that, and it was a real change in the sector. While I was with them, I think we got up to 2 million residents that were signed up to it. It was a really good piece of work. I feel there's a real impetus that we have more involvement within our housing associations and not just be a tokenistic view, just to tick a few boxes, so it covers their KPIs and their tenant satisfaction measures. All the other things that they're having to do now because the regulator has said this is what needs doing.

I feel sometimes that they can miss out on the important thing, which is the word from the customer. We live in their homes. It's not a difficult thing to say, "Actually, would you live in the home of a social housing tenant?" I really struggle with that because I know a lot of housing association managers and things like that would probably come into our homes and go, "Actually, I wouldn't live in that, it's not good enough." I think that's where it needs to change. I do like the idea of the new standards that are coming into place. I just see a lot of difference come in. It's just taking a while to actually start moving, and I felt that Together with Tenants Policy was something that really opened up the eyes of housing associations.

A really important part of housing associations, very much so in my mind, is the scrutiny panels because I am part of that within my own HA. I feel that we have a big say, and we make big changes at every level for the business. I've noticed with my HA, which is an Arm Length

Management Organisation, they're more interested in what we've got to say now than they have been in the last 5 years. It's just really exciting times that we live in.

To me, I also see that tenants are partners. We're not just a tick box. We need to be part and parcel of everything that happens within housing associations that they see us as a partnership and to see us as that critical friend. I always see it that way. We want to be that friend and come across that actually, if you listen to us, you can do better. You can see in the sector, there's big changes happening. People are getting pushed up the ladder, getting C1s and all that. It's just nice to see.

Paula Palmer

That's really good, Joseph that you've really started to notice that customers have been listened to. Obviously, all these initiatives are having an impact. Talking about initiatives, let's go back to that Together with Tenant's framework you mentioned earlier. What is it and what impact does it have? Perhaps, Jo, you can start by telling us a bit more about it.

Jo Allen

Sure. As I said, it's a cross-sector initiative. We developed it working with the Tenant Advisory Panel and residents across the country as well as landlords. It's essentially a framework. It's a way of thinking that embeds the culture around resident engagement within an organisation. As I said before, it's not a list of you need to have a customer scrutiny committee, and you need to do this. It's not a list of groups or actions as such. A framework for the whole organisation. I think what's really, really important in here and where we've seen this being implemented really successfully is where the buy-in for this, starts at board level and exec level and then cascades down, and it really sets the culture for the organisation.

It's not just tenant engagement, is seen as something that one team does in the organisation that's got tenant engagement somewhere in the title of the team. It's really part of what the organisation does and how decisions are made in that organisation. I think it's interesting because this was developed before the consumer standards came in when the consumer standards were still being developed. There's really clear linkages now with what we now know as the consumer standards.

I know I've heard the regulator speak many times in what they're for in the consumer standards is that golden thread of resident voice throughout the organisation. Not just something that happens on a Tuesday evening at 07:00 PM and that's it, job done, but actually, how is that used? That's very much what Together with Tenants was about, but now what the regulator is looking for when they're assessing the consumer standards.

Paula Palmer

Brilliant. Joseph, do you want to add anything to that?

Joseph De-Ville

It's just about that joining up. I really enjoyed Together with Tenants as a policy. It was just nice to see that housing associations really wanted to get involved with it. The difference it was making at every level was brilliant. They had to adjust it for smaller housing associations, but it still worked for them. It worked for every single housing association that was around in the country. Then to see it's even said about in the government white paper about Together with Tenants being a real focal part of it. It was nice to bring that in.

What was your involvement in it, Joseph? Did you help build the policy?

Joseph De-Ville

I was on the Tenant Advisory Panel for 5 years. I started off as the vice chair of the group, which was really nice. We actually had a lot of meetings with different partners within the NHF and actually helped build the policy from the ground up. It didn't even exist when I got there, but by the end of it, it was an amazing piece of work and I felt really honoured to be part of that.

Paula Palmer

Brilliant. One to be proud of. Thanks, Joseph.

Jo Allen

I just wanted to add around the Together Attendance Framework. Another really important thing or element where we've seen it work well is where organisations very much come from it as like it's never job done. There's always more you can do, and you can have the framework, but it's about that constant feedback loop, listening, improving, and just being really open to new ways of doing things. Again, what makes Together with Tenant so exciting is that it's a live thing. It's not just something you do and put on the shelf, which I think is really important in making it work well.

Paula Palmer

Thanks, Jo. David, thinking about customers shaping decisions and voices being representative of all of our customers, how do you see customer involvement shaping decisions, both governance and sort level and day to and some examples from Stonewater, perhaps.

David Ripley

No, I think it's some great points that both Joe and Joseph have made. I think the real one is around partnership in working together on some of the challenges. I think when you look at the Together with Tenants Charter, I think that relationship is a key part of that. Stonewater, we've very much embraced that, and we have a customer committee at the top of our organisation in terms of governance, where customers are part of that committee and help shape the direction that we're going with key initiatives such as our model for service delivery, our customer strategy, and how we'll work and interact and do the best for customers.

Not only do we have that, we have a scrutiny panel that help keep us true to our word and our services working in the way that they should be working. There's a lot of customers involved now to help do reviews of our services and tell us the good, the bad, and the indifferent. That's something that's very close to our heart to help us really influence our services and really look at where we can do better. We always want to work very closely with customers because at the end of the day, when we're trying to look at moving anything forward and improvement, it's customers that we have to do that for. If they're feeling that pain, we're feeling that pain in the same way further down.

What we've done with our mix from that highest governance level through scrutiny panels and through our more day-to-day involved customers, where we have an online community or customer hub as an example, is really engage those customers on the issues that matter to them at the time that matters to them. I think what that is helping us to do, is find that real

balance and having that formalised governance approach, but also, as Joseph touched on, really connecting with customers and making sure that they're at the heart of what we're trying to change and putting that local input into the way our services run.

Paula Palmer

Thanks, David. From my perspective, that sounds quite extensive. I don't think everybody wants to be on a committee panel member, but maybe we've got a survey that they can fill in and get their feedback that way. Jo, what do you think? You'll have a bit more insight across the sector and maybe some examples of people doing particularly well or some creative approaches.

Jo Allen

It's an ongoing challenge, isn't it? Drawing in those voices that you don't often hear from. I don't think anyone's got it absolutely solved. It's a tricky one, but we do see interesting things. It's absolutely what David was saying around to do it in a way that suits people's lives and not the landlord. It's about getting their views, so making sure that you're creating a range of opportunities for them to influence, whether you've got 10 minutes or an hour and a half that you can spare, just being flexible in that regard. That's a really fundamental principle.

I think what I see work really well is where you have a longer term vision for groups that don't normally engage. For example, young people, it's really, really hard. They're busy, they don't necessarily prioritise talking to their landlord. Thinking about building trust with them in a way that works for them. Run youth related activities, things that do engage them around sports or media or whatever and then using that to build trust to then get them engaged in perhaps what they might see a bit more boring, but it's actually really important to how their services are run. Thinking about it in that way not just... Again, it goes back to that none of it's a box-ticking exercise. It's about investing in resident engagement for the longer term.

Paula Palmer

Okay, great. I hadn't really thought about doing sporting activities or engaging people in that way. But yeah, I would definitely be more engaged in that activity than thinking I've got to sign up for an hour-and-a-half board meeting. No, thanks. Joseph, when we were chatting before recording, one of the things you pointed out as being a barrier to trust and respectful relationships was waiting months for repairs to be completed. Tell us some more about how that experience affects trusts, and what can landlords do to rebuild it?

Joseph De-Ville

It's a difficult one because repairs are always an issue with cost. One of the biggest issues we have with my housing association is the low rents because we are originally council-owned. We still are council-owned. You can imagine council rents are a lot lower than housing association rents, which makes it really complicated if something severe goes wrong, like a roof repair, or say if you've got to replace a kitchen or a bathroom.

I've learned a lot since I've been with the council that a lot of their struggles are down to the low rents, the amount of money they got coming in, and that means it has an effect on the repairs. We're in a position at the moment that the council's not doing brilliantly money-wise, and they've put us on a temporary repairs contract at the minute. We had to take on some new repairs contractors now, because of the temporary policy that they've put in place, they're saying that you could be waiting up to 9 months for a normal standard repair, which is not

something that's major. If it's a major thing, it still gets done as an emergency. But anything that is a standard repair, we have to wait.

That can really upset some people because a repair like a strip light or even what would you say, some other broken window handles or something that's very minor to you and me. Some of us will actually go, "Well, I'll just go out and do it myself. Save the council a hassle. Watch some YouTube videos and see how you do it," which is probably not always the best thing to do, but we all do it sometimes.

But it does cause a bit of a barrier, I feel, because I want to trust my housing association. I think they're doing well, but they are in a difficult position, whereas we've got 10,000 homes run by the council here, and that's covering a massive, great area. If you understand it from that point of view, getting vans to different jobs, the costs are just extortionate, really, for getting around. I think to myself, that's another cost to housing associations to run the vans to get around the county.

It's like, "How do we change that? How do we come together as a group of tenants on scrutiny", or on whatever you're doing with your HA to actually go, "What have you thought about doing this? What do you consider?" The thing that I really valued is that I was involved in the application process and looking through the people that were going to be taken on as our new repairs contractors. Actually, they got us involved in the interview process, which I thought was really nice.

That's a real change because, whereas before the boards would decide or managers would decide. It was now going, actually, we need tenants involved. We can't just do this on our own because at the end of the day, we're the ones that accept them through the door. If we're not comfortable with them, we need to say something. This is about understanding that.

Tenants also need to understand that some things aren't always a first-time fix. Sometimes they need to come back, they need to get parts. There could be a reason that your boiler is broken. It might not be as simple as the gas isn't working, or the water is not getting into the tank. It could be a part that's really needed. Some of the boilers that are in these houses can be really old. Trying to get hold of the parts is quite a complex thing. But sometimes they haven't got the money to actually replace the boiler. It's that whole keeping it going for a bit longer. It's about that, joined up thinking of, "How do we make this work to make things better for everyone?"

Paula Palmer

Would you say that explanation that you've given is more you being a reasonable person and understanding the processes that goes on in having to have budget, having to get contractors knowing that there are going to be delays and things? Is that you and the way you've thought, or have you been told that by your council? They've communicated with you.

Joseph De-Ville

Yeah, it's very much because I'm an involved customer. I know about what's going on in the back of house, whereas somebody is not involved, they probably think, "Well, I pay my rent. Why aren't you fixing it?" Yeah, that's the issue all the time. It's like a dripping tap. I know it sounds like a minor thing, but not everybody likes to fix a dripping tap. I'm just about to do the whole, we got to put our heating on soon, and so I'm going to have to check the radiators, and I've never bled a radiator, and I'm panicking about it. I'm like, I know it sounds really silly, but the things that we just take for granted aren't always as simple.

You think we could be a bit more upfront about why delays might happen, why contracts are put in place? Even as a big housing association with lots of rents to collect, there's still a budget, and it's still a finite amount.

Joseph De-Ville

Yeah, definitely. I think there's a big thing behind rent that isn't being paid. The debts that have been building up with people that just are struggling with everything at the moment with the cost of living, and people's job security and all that stuff. It's really complicated to say, "Actually, from one month we can afford it," and the following month, they could be ill, they'll be on sick pay, and they could be really struggling with their bills.

It's about having that conversation and not just hiding and going, "Actually, I don't want to deal with this. Let's talk to my housing association, make an agreement, see if there's some way forward," rather than going, "Actually, don't talk to them. They don't want to know. They don't want to listen when we say something. Maybe we should be the same and not listen, and we don't want to tell them when we've got something going on in our lives."

It's about bringing it back to those basics. I think it's very important that we need to be talking to each other and no longer doing this, hiding behind board members and managers that just want to keep the books level. It's a joined-up approach.

Paula Palmer

Okay. Thanks, Joseph. David, you spoke about the need for faster feedback loops in the beginning of our conversation. What changes can be made, or are we making, so customer feedback leads more quickly to visible action?

David Ripley

Yeah. No, thanks, Paula. I think Joseph's hitting a couple of key points that feed into that. I think in some ways, there'll never be enough money to do everything that needs to be done in the housing sector with the challenges that we have for the provision of new homes, the improvement in the existing homes. Often it gets talked about like it's a trade-off between one element and the other element.

I think when we think about the majority of services the customers access in that, 9 out of 10 is the repair service. I think there's a key facet of that is about how we communicate with each other about what is going on. Sometimes my experience has tell me that as long as customers know exactly what's happening, when it's going to happen, they're prepared to accept that things may take a little bit longer. I think where you get your complaints is when there's big gaps in that silence, and it can last for weeks, if not months on end. Ultimately, people get frustrated and people complain. That is entirely understandable, but it's also entirely avoidable as well at the same time.

I think is Stonewater, we're going to do more over the coming 6–12 months to improve the way that we're approaching that. A big part of that is about getting that real-time feedback from residents, whether they be involved or non-involved customers. We're looking at how we can get that real-time feedback coming back from each interaction that our customers have with us, whether that be through email, text, messaging, or face-to-face.

Importantly, when you're getting that feedback, I think it's important that we act quickly and timely, because I think there's nothing worse as a customer if you've received a satisfaction survey and something hasn't gone wrong and say you've waited 30 days for it, and then you tell somebody that it's well, it's still not quite done, and I'm still not quite happy about it. Then it either A, goes into a black hole, or we tell you we'll be in touch in another 30 days, and then we may or may not get in touch with it at that point. I think that's partly about how we act quickly, but it's also importantly, I think for customers, how we improve our approach to responsiveness.

I think at the heart of every interaction we have with the customer, and Joseph touched on this, I think there is a lot of understanding that things won't always go perfectly. This isn't just a housing thing. This is any other organisation that you may interact with. Everyone endeavours to do their best every single time. But sometimes things go wrong, and you get things that fall in between the gaps. Again, I think people will understand as long as you're clear, and you communicate what those issues are.

But if we talk in words like Jo says, my manager says, or my policy says, or the budgets in this team or the budgets in that team, I think that's what turns customers off. Ultimately, it doesn't matter what team it's in, the solution needs to be found in the issue resolved for the customer. I think really responding to that feedback and driving that through each of our colleagues in Stonewater. But is a mantra through the sector I don't think would hold us in bad stead.

Paula Palmer

Okay. Thanks, David. That's great. Jo, we've recently been graded by the regulator. We got a C2 where they recognised room to improve in Stonewater's repairs, but also praised our customer influence. How important is it for landlords to get both of those things right at the same time?

Jo Allen

Yeah, I mean, really important. I think both David and Joseph have covered this around repairs are absolutely fundamental to trust. Actually, you can have all the customer engagement strategies and whatever in the world. But actually, if you're not getting the basics right, it undermines all of that. The two are really important to focus on. I think the sector absolutely recognises how important it is to get repairs right. It sounds like Stonewater is doing a lot across the sector.

Last year, the sector spent 8.8 billion on repairs and maintenance. The investment is there, but there's still challenges. I think it's not just about having the right tools and getting the job done. As David said, it is around communication and having that open dialogue. I think one thing to look at, there was a useful report that came out earlier in the year by the Housing Ombudsman around what they're seeing around complaints and repairs and very much focusing on trust in repairs. I'd really recommend people in the sector look at that, look at some of the recommendations and some of the learnings from across the sector on that.

I think another thing that is really important in this is that going back to that culture piece that we were talking about before, and how valuing residents and customers, and that respect has to be fundamental to the way the organisation operates. I think when it comes to repairs, it's also really important to think about your contractors if you use them to deliver services, because often, whether they're in-house or they're contractors, the people going around to fix the boiler or fix the leak and tap are the only person that the customer will meet for a period of time from the landlord.

Making sure that that culture is embedded right through the organisation so that customers feel valued, they feel well communicated with, kept in the loop, is just really important and brings us back to where we started this conversation, really.

Paula Palmer

Great. Yeah, I really hadn't thought about that contractor being the only contact or person. They're the face of your business at that point in time, aren't they? Yeah, we need them to show the same values and respect and communication. Otherwise, it will all come back to us. Joseph, you said that the regulator now has teeth. How do you see regulation working alongside tenant scrutiny to deliver real accountability?

Joseph De-Ville

I've said before, and I really mean this, is that the regulator is now a critical friend with powered downgrade. I don't see that as a bad thing. I know that David and yourself have said that Stonewater has been dropped to a C2, but sometimes that's not a bad thing. That means then you need to relook at your policies, relook at how you're doing things, and actually pull your socks up. Not as in a way to say, "Actually, we've been doing well, and we've been floating, and everything's been fine, and we've been in the C1s, we're really doing well, and all of a sudden we've been dropped."

But that should really tell you, actually, there's something not quite working 100%. You're down at your 90% of efficiency. There's 10% there that you can pull back. I don't see that as a bad thing, bringing along your scrutiny panel. It was nice that David said that he's working with his scrutiny panel within Stonewater, and it's really nice to hear that they want to listen. I think that's really important. The scrutiny panels have a lot of say within HAs, and I think we really need to see that working really well. It's something that the regulator wants.

The Ombudsman wants us to onboard us, so we can actually help in all areas of the business. It's not just about us being tenants any more. The engagement is really important. We really want to push landlords to improve. That is happening. It just sometimes, when you get knocked down, as we all know, when something goes wrong, and we get pushed down. It's a bit like going in the playground and being beaten up by a bully.

It's that whole... What it is, it's like getting up again and brushing yourself down and then going, "Actually, maybe there was a reason he beat me up." Then think about that and go, "Actually, should I have said something differently? Should I have done something?" But you know what I mean? It's about that. It's about that joined-up thing of, "Let's work together, let's make us better." I've seen some brilliant news today of a local housing association in Cornwall, which is known as Coastline Housing, and they've just been given a C1. It's exciting to hear that locally it's happening. You think to yourself, it can happen.

Paula Palmer

Brilliant. Thanks, Joseph. We're not seeing fail on our end of report paper. We're seeing room to improve. Excellent. David, looking ahead to next year in our room to improve, what change do you want customers to notice that shows Stonewater is listening and acting on what we say?

David Ripley

Yeah, no, you'll not hear any argument from me, Joseph, about what you're saying. I think the day we stop striving to improve services for customers, it'll be a bad day for the sector, irrelevant

of what level of grading we get, whether it be a C1 or a C2. I think with that in mind, I think the next year ahead, we are visibly committing to improving our approach to core areas like repairs, complaints, and continuously evolving our approach to customer voice in our services.

We're in the midst of working with customers and colleagues from across the business to devise our new customer strategy for the next 3–4 years. We're holding a Facebook Live event very soon to that end to gain some customer input into that. That strategy really is going to focus on some of our core challenges as a provider that's spread very geographically. We're going to be looking at local communities, how we build those connections, how we deliver those services, and importantly, how each colleague that a customer of Stonewater will come into contact with, will act with that right level of empathy, that right level of understanding.

Ultimately, we'll be doing our bit to reinforce the positive of social housing and move us away from some of the downside that we hear through campaigns, unfortunately, like Stop Social Housing stigma. Those will be some of the changes that we're coming for.

But ultimately, I think the biggest change that we'll be driving when a customer interact with us is around our honesty about the progress and the challenges, and really talking openly about that as we move forward. As I said earlier, we'll aim to be perfect every time, but we know that things will go right and things will go wrong. But what we can assure customers of is that we will listen, and we will learn, and we will continuously keep improving.

Paula Palmer

Brilliant. Thanks, David. That sounds ideal. But Jo, from your NHF perspective, what would you say to board members who still see tenant engagement as a nice-to-have rather than central to every function, every role?

Jo Allen

I would have to politely disagree. Yeah, I mean, I think it absolutely is not an add-on, a nice-to-have if you've got time. I think resident board members should now see resident voice and resident views as a really key source of assurance in everything they've got to do. It's a tough job being a board member at the moment in the sector, but actually, and there are difficult decisions to be made, and there are really fundamental things to think about in terms of how organisations go forward.

But if you don't have resident views as part of that decision-making, then whatever you do could well be at odds with what customers want. I think absolutely not an add-on. It is central to compliance, and that grading that Joseph and David have been talking about. But it's not just that. It's important because that's what we're here to do. Ultimately, we're here for our residents, and if we're not listening to them, then what is the point? I think there's sometimes reservations, I guess, about getting residents really involved in that decision-making because the sector is very complex. The way it's run is complex.

But actually, the challenge is making that accessible and that people can understand it and have those discussions and engage in those debates because there's nothing that... If it's too complex to understand, then you're not explaining it right, I think. There are challenges there. Yes, it would be a polite disagreement with any board members who shared that idea.

Paula Palmer

Yeah. I think it comes down to that thing. It's like, how do you know what your customers want if you're not asking them? That's basics, isn't it? There have been some brilliant examples of how we're going to build a better relationship today, and a definite desire from all of you guys for sure, to do that. Thank you all for your honesty and your conversation. But before we wrap up, I'd like to get one final thought from each of you about what is the one thing landlords should do to rebuild trust with customers? Let's go with Joseph as our customer.

Joseph De-Ville

As I've been saying all the way through, we got to join together. It's collaborative work. It's no longer the housing association and the residents. It needs to be the two together working in partnership, which is what Together with Tenants was all about. I really love the philosophy behind it, that if we work together, we can make it better. I know it seems like a weird way of putting it, but that's just me. That's the way I see things. It's very much about let's join up, let's do it, and we can make this sector so much better.

Paula Palmer

Lovely. That's a great answer, Joseph. What about you, Jo?

Jo Allen

Yeah, I think for me, it's about communication, that two-way communication. Listening and making sure you're creating space to do that in a way that suits residents, but also that feedback loop that David was talking about around communicating. We know things go wrong sometimes, that's life, but just making sure you communicate. That, for me, is the key takeaway.

Paula Palmer

Thank you, Jo. What about you, David?

David Ripley

I think, simply put on the back of the conversation, together we're better, and each of us should strive for that day in, day out.

Paula Palmer

Excellent. I think you're all much on a theme there. Collaborate, listen, do it together. Lovely. Thank you, David, Jo, and Joseph, for joining us. Thank you to every one of our listeners for listening to this episode of *On The Air*. We'll be back soon with another episode on Season 6.