

Let Zero Deliverable 2.3: Vulnerable Tenant Panel Session

Executive summary

This report synthesises insights from an online panel conversation held on Tuesday 17th June 2025 to explore the experiences of private renters for the Let Zero project. Twelve panellists from across England including South Yorkshire were recruited, several of whom could be said to experience some kind of vulnerability, although this description was not explicitly used in the session. They were joined by five Let Zero representatives from the Centre for Energy Equality, Pure Leapfrog, Sheffield Hallam University and South Yorkshire Mayoral Combined Authority (x2).

A plenary “barometer” and three facilitated breakout discussions, elicited the sharing of experiences that spanned damp and draughty homes, winter bill affordability and the practical and emotional load of negotiating with landlords and agents. Participants described doing what they could within tight budgets - draft excluders, radiator reflectors, hot-water bottles, dehumidifiers and electric blankets - yet structural measures such as insulation, window replacement and heating controls remained elusive without external pressure or clear incentives for landlords. “They’ll buy a dehumidifier, but not tackle insulation,” as one panellist put it.

Awareness of help was fragmented and uneven. Those who reached schemes like LEAP¹ and Green Doctors² tended to do so via trusted professionals such as social prescribers, support workers or council teams, rather than through self-navigation. When help came, it was refreshingly practical - LED bulbs, letterbox brushes, reflective panels, even air fryers - but most tenants did not know these routes existed or assumed grants applied only to homeowners. Participants asked for specific, plainly written, council-branded information that states what measures are available, who is eligible, the likely disruption and the expected timelines, and they expressed strong preference for leaflets and billboards they could trust over generic online forms, cold calls or door-knocking.

Landlord dynamics shaped outcomes more than any single factor. Stories ranged from a responsive landlord willing to offset increased electricity from running a dehumidifier, through to agents who gatekept conversations and “rogue” landlords who threatened eviction after environmental health involvement. Fear of retaliation led some to self-censor even seemingly innocuous actions such as requesting a smart meter. Yet across the panel there was clear willingness to accept disruption, even to move out temporarily, for meaningful fabric improvements - so long as security of tenure and fair post-works rent were assured.

¹ Local Energy Advice Partnership

² Groundwork’s Green Doctors

Let Zero project participants agreed on the need to simplify access, build trust through local authority branding, develop a neutral mediation offer between tenants and landlords, and make the Let Zero digital journey specific, human and low-friction.

Introduction

The Let Zero initiative exists to help tenants and landlords identify, fund and deliver energy-efficiency improvements. This panel session set out to map the lived realities behind the policy goals: how renters are coping with energy prices, the condition of homes, the state of landlord-tenant relations, routes into grants and practical support, and the appetite for disruption where upgrades are possible. The session began with a short plenary, moved into three fifty-minute breakout groups of four panellists each, and concluded with reflections from project participants on what they had heard and how Let Zero might respond. Quotations throughout are anonymised to protect participants' identities.

Living conditions

Participants lived in a mix of property types including Victorian terraces, basement maisonettes and city-centre studios. Many described homes that were cold due to poor design or neglect: single-glazed or blown double-glazed windows, thin or assumed loft insulation, open chimneys, draughty doors, and bathrooms with poor or failed ventilation. One tenant spoke about a conservatory that leaked “through the light fitting” and a door that “doesn’t fit the frame,” forcing them to seal it with cardboard and blankets every winter. Another, living below street level, suspected heavy painting had been used to mask damp and now relied on dehumidifier bags to manage moisture. “Occasionally it smells like a garage in here,” they said, adding that summer warmth often conceals the extent of winter damp.

The presence of mould was a recurring theme. A tenant recounted severe mould across kitchen, bathroom and bedrooms that required environmental health to intervene before any remedial work began; another described a cellar that began to leak after a tree was removed and no subsequent insulation was installed, “so it was practically raining inside.” Even where homes had some positive features, such as an A-rated boiler or double glazing, basic maintenance failures - blown seals, leaking roofs, inadequate extractor fans - undermined performance. “We have a gas safety check every year, but the storage heater has never worked,” said one participant whose boiler was older than the engineer who inspected it.

Several participants linked home conditions to health. One tenant with asthma described repeated winter chest infections aggravated by living in a cold, damp space and by the financial constraints that kept heating use low during lockdowns. A visually-impaired participant highlighted how simple supplier interactions become obstacles when serial numbers are inaccessible, forms are digital-only, and sighted support is not readily available, observing the “military operation” often required just to navigate moves, viewings and energy setup.

Energy affordability

Affordability pressures dominated the discussion. Multiple tenants reported spending well over ten percent of their income on energy in winter, especially when adding the cost of small efficiency purchases like draught excluders and insulating film. One described regular gas costs of forty to fifty pounds a week during cold spells, while others spoke candidly about debts - “I’m about £900 in arrears already” - despite having made efficiency upgrades where possible. The arithmetic was unforgiving for those on low incomes, with one parent noting that simply getting a child to school involved four daily bus journeys, however relocation closer to the school was financially unrealistic.

Coping strategies were pragmatic and modest in cost. Electric blankets and hot-water bottles were used to enable reduced boiler run times; radiator reflectors and letterbox brushes helped with heat retention; dehumidifiers lowered condensation and improved perceived warmth, albeit with the complication of higher electricity use. Several people had received “keep warm” packs through their council, which provided comfort and a sense of being seen, even if they did not materially reduce bills. Others mentioned food-bank energy top-ups or supplier debt-matching schemes that cut arrears when payments were maintained, though digital barriers such as frozen online forms and complex document uploads deterred some from applying.

Support awareness

The most effective pathways to practical help were through trusted intermediaries. Social prescribers from GP practices, adult social care teams and specialist support workers were the people most likely to connect tenants to LEAP and Green Doctors, which in turn delivered tangible measures like LED bulbs, reflective radiator panels, draughtproofing strips and advice on controls and tariffs. One participant described a single one-hour phone assessment followed by a package arriving at their door, remarking on how the assessor “asked about draughts, radiator sizes, bulbs” before posting out what was needed, including an air fryer to cut cooking energy. Another experienced a home visit that covered bill structure, why arrears were accumulating, and which small measures might help. “They were great when they came out,” said a tenant who had struggled to get supplier debt relief applications to work online.

By contrast, self-navigation was confusing and often fruitless. Many assumed grants were for homeowners only. Schemes varied by locality, creating a perception of a postcode lottery. Unsolicited door-knocking raised scam concerns, particularly where high-pressure “today only” sales tactics were used or no written information was left. Participants asked for plain, specific explanations of measures rather than catch-all “retrofit” language, with clear eligibility rules, disruption levels and indicative timelines. They wanted council-branded leaflets through their letterbox, posters in libraries and supermarkets, and an option to speak to a named local

contact who could guide them through an application. “If it’s from the council, I trust it,” summed up a majority of the group’s instinct about credible outreach.

Landlord relationships

Landlord responsiveness varied widely, from one landlord who supplied a dehumidifier and offered to offset increased electricity costs, to others who ignored requests until external authorities became involved. Several tenants believed modest, low-cost fixes were more realistic asks than structural changes. “They’ll do tinkering around the edges,” one said, listing space heaters and dehumidifiers, “but not go further.” Another shared that a new boiler took two years and only followed pressure from social services and a support worker. In another case, environmental health action prompted repairs, but the tenant reported being blamed for “poor living conditions” until inspection evidence forced the issue.

Fear of eviction shaped behaviour even when tenants were in the right. A participant wanted a smart meter but refrained after an agent said no, despite the contract being between tenant and supplier, because they were “scared of rocking the boat.” Others reported landlords threatening eviction after council involvement, and one tenant noted their landlord had been named as a “dodgy landlord” in a local documentary yet still responded primarily to the presence of authorities rather than tenant requests. Many participants concluded that persuading landlords required appealing to financial self-interest - asset value, fewer complaints, reduced damp risks - or to the clarity of legal standards and enforcement.

Communication preferences

Most tenants preferred direct, informal communication. WhatsApp and phone calls felt more immediate and human, and the ability to attach photos or videos of defects made it easier to describe problems. Where agencies insisted on email-only reporting, tenants experienced delays and felt stonewalled. “I’d rather call, but they insist on email - it slows everything down,” said one. At the same time, when issues were serious, participants valued having a written trail to support escalation to environmental health or a redress scheme. A practical pattern emerged: contact informally first to get attention, then follow up in writing to document the issue and the response.

Information sources

Local councils and Citizens Advice were the most consistently trusted sources of guidance on housing standards, repairs and grants. Energy suppliers were contacted mainly about billing, arrears and tariffs; people rarely saw suppliers as a gateway to fabric upgrades. Libraries were seen as credible access points for information and tools, including loanable thermal imaging

cameras that could reveal heat-loss hotspots. Universities were relevant for student renters, with the suggestion that institutional backing could improve awareness and take-up in that part of the market. Social media advertising generated mixed reactions: some found it helpful because of location targeting, while others felt it rewarded only those already searching and excluded people with low digital confidence. Several participants asked for printed materials they could keep on the fridge as reminders to act.

Moving or staying

Most tenants preferred to stay and improve rather than move, mainly due to cost, availability and risk. Moving typically meant an overlap of two rents, fresh deposits and fees, van hire, and disruption to work, school and support networks. One tenant observed that even if a better home were theoretically cheaper to heat, it was still “cheaper to pay extortionate winter bills than to move” given the cumulative costs and risks of securing a new tenancy. Others spoke about repeated moves over the years and the toll on mental health.

At the same time, there was strong willingness to accept disruption for meaningful upgrades. Several said they would temporarily decant for internal or external insulation work or window replacement if they could return afterwards on fair terms. “If this is happening and I need to move out, I’ll do it - retrofitting is one of the most important things,” said one participant. Another, surrounded by books, acknowledged the upheaval but agreed the trade-off was worth it for a warmer, healthier home. Participants asked, however, for assurances that upgrades would not lead to eviction or excessive rent increases.

Accessibility

The way people currently access support risks compounding inequality. Those already under strain - from disability, caring responsibilities, low digital confidence or debt - found the process of discovering, assessing and applying for help the most difficult. A visually-impaired participant described how routine steps like topping up or switching became convoluted without accessible interfaces and clear, consistent guidance. A care leaver living in a studio spoke about disrepair, unresponsive management and being ineligible for some local schemes because official “local connection” rules were tied to another council area. These testimonies underline the importance of assisted applications, easy-read materials, translated summaries and the presence of navigators who can stay with someone through the whole process.

Let Zero partner insights

Let Zero participants reflected that tenants are far from passive; they are already doing a great deal to mitigate cold and cost within their means. What is missing is a simple, trusted front door

to bigger, structural improvements. From a service-design standpoint, they argued for replacing contact-form-heavy journeys with plain-English, measure-specific pages that explain what each upgrade is, what it does, how disruptive it will be, how long it takes, and, crucially, how it can be funded in a given postcode. They recommended surfacing indicative eligibility before collecting personal data and offering printable summaries so community workers can explain options live, in a home, without needing to complete a form first. They stressed that branding matters: council or combined authority endorsement carries weight, helps counter scams and reassures landlords that the offer is legitimate. They suggested a mixed channel model that pairs digital content with leaflets and billboards in trusted locations, QR codes for those who want to self-serve, and a phone line for assisted applications.

A recurring theme was the need to support the tenant–landlord conversation. A neutral mediation function was proposed where Let Zero convenes a short, structured meeting to agree a scope of works, set expectations on disruption, map the grant and finance steps, and document safeguards such as a no- eviction and no excessive rent-increase pledge associated with the works. They emphasised that landlord-facing value cases should be explicit and evidenced: improved EPCs and marketability, fewer damp and mould complaints, lower risk of enforcement, and better tenant satisfaction. In their view, this reframes upgrades from discretionary spend to asset management. They also noted that variable local enforcement and inconsistent grant windows are practical barriers; where standards and timelines are predictable, landlords can plan and act. Finally, they encouraged Let Zero to formalise partnerships with social prescribers, Citizens Advice, libraries and universities by creating toolkits, referral scripts and explainer cards, so trusted professionals can confidently signpost people into the programme.

Conclusion

The discussion paints a consistent picture across very different homes and personal circumstances. Tenants are motivated and pragmatic, and many are already spending a significant share of their income to keep cold and damp at bay. They are willing to tolerate disruption and even temporary relocation for meaningful improvements, provided the process is safe, fair and trusted. What holds back progress is not a lack of effort, but a tangle of fragmented information, digital barriers, fear of eviction, and landlord incentives that favour short-term patching over structural fixes.

Let Zero can make a material difference by meeting tenants where they are and making the path to action unmistakably clear. That means front-loading specificity about measures, eligibility, disruption and timelines; putting credible, council-endorsed information into people’s hands at home and in community spaces; hard-wiring referral routes through the trusted professionals who already have people’s confidence; and offering a neutral mediation service that helps tenants and landlords agree a fair, fundable scope of works with appropriate safeguards. If these conditions are met, the willingness and practicality demonstrated in this conversation can translate into home upgrades at scale, lower bills, healthier homes and more resilient landlord–tenant relationships across the private rented sector.