

**Association or Retained Council Housing Ltd
Minutes of the Tenants Group Meeting
Held on Monday 2 November 2015 at CIH Offices 236 Grays Inn Road,
London WC1X 8HB**

PRESENT:

Tenant Group members:

David Bown (South Derbyshire)

Margaret Gower (Woking)

Michael Hewlett (Croydon)

Jenny Hill (Runnymede) **Chair**

Martyn Lund (Kettering)

Wyn Marshall (Epping Forest)

Linda Price (Warwick)

Brian Tulley (Crawley)

In attendance:

Matthew Warburton (ARCH)

Carole Halfacre (HouseMark)

1. INTRODUCTIONS AND WELCOME

The Chair welcomed everyone to the meeting and introduced new member to the Group Brian Tulley from Crawley BC who joined as a result of the Tenants Conference in September. Matthew Warburton was attending to assist with some of the items on the agenda in John Bibby's absence.

2. APOLOGIES

Apologies were received from Jim Nicholl (Birmingham), Marlene Price (Wandsworth), Lynn Colclough (Stoke on Trent), John Bibby (ARCH CEO)

3. MINUTES OF LAST MEETING 22 JUNE

These were agreed as a true record.

4. MATTERS ARISING NOT ON THE AGENDA

Page 2 Item 3 and 4: Some Group members advised that they had not been receiving the ARCH Executive meeting minutes including Linda Price.

Page 2 Item 3: ARCH branded badges now produced and given to Tenants Group members at the conference although there have now been some changes so more badges will be required.

ACTION:

- Carole to ask Julie to check that minutes from Executive meetings are being sent to all Tenants Group members

- Carole to ask Julie to circulate the 12 October presentation slides to all Tenants Group members
- Carole to ask Marketing for badges for new Tenant Group members joining the Group including Brian and ask Julie to post Lynn's badge to her.

5. **FEEDBACK FROM ARCH EXECUTIVE MEETINGS SEPTEMBER AND OCTOBER**

Jenny and Matthew addressed this item. The main focus of the ARCH Executive has been on a new members drive and consultation with ARCH members regarding the two Housing Bills. There have been nine new members join ARCH in the last 6 months. John Bibby is drawing up a Business Plan and work plan for 2016 which will be presented to the ARCH Executive in January 2016. The ARCH Executive also had a special meeting to discuss the implications of the various housing bills and ARCH's response. The Tenants Group views from the special 12 October meeting in Birmingham will be fed into the ARCH Executive discussions.

ACTION:

- John Bibby to liaise with Tenants Group on work plan for 2016 to ensure Tenants Group work links to ARCH work plan

6. **UPDATE ON HOUSING BILL AND WELFARE REFORM AND WORK BILL FOLLOWING 12 OCTOBER MEETING**

Matthew addressed this item to help bring the ARCH Tenants Group up to speed on the various issues in the Bills before parliament which will impact on the sector.

Rent reduction

Matthew advised that this was difficult to understand in the Welfare Reform and Work Bill. The bill is going to the House of Lords in November and ARCH Executive are hoping for some amendments. It is not clear which groups will be included in the exemptions. It appears that pensioners may be exempt although some pensioners will have incomes above the threshold as they may have other private pensions as well as the state pension.

The Group discussed the threshold and it was mentioned that those on the edges of London will experience inflated prices but the threshold may still be classified in the lower band. Some of the members thought that this measure may encourage the development of black work economy.

Tax credit cuts and pay to stay

Matthew explained that ARCH are exploring where tenants will be affected by tax credit cuts. Some tenants are likely to be hit by both tax credit and pay to stay measures. Matthew advised that the DCLG has published an impact assessment based on incomes declared to HMRC.

The average Council rent is £85 per week and a market rent for an equivalent Council home is £125 on average but of course there are huge regional differences. In the housing bill there is enabling legislation to permit the Secretary of State to require Councils to charge rents higher if household income above the threshold £30k (£40k London). There is power for Councils to provide information about income of households if not provided. If the information is not provided by the

household then assumes that their income is above the threshold so the increased charges apply.

Matthew explained that he is drafting a paper to go to the ARCH Executive on the 16 November. The DCLG consultation closes on the 20 November. ARCH will argue that the cost of administration is higher than the Government estimates although it is difficult to assess the actual costs of administration. Some members of the Tenants Group thought that this would have an impact on the incentive to work and the difficulties of income fluctuations that some people experience which won't be taken into account as the focus will be just on last year's income.

Right to buy extension

Matthew explained that this had been discussed at the ARCH Board and the Board had started with the premise that the Government aims to increase home ownership. The DCLG's impact assessment assumes people will leave local authority renting and assumes that have two other options the private rented sector or purchase via right to buy although there are some other options open to Council tenants ie buying on open market, unlikely, or returning to live with other family. Main focus from DCLG is the former two options.

Matthew outlined that ARCH are going to look at the cost of Council tenants accessing home ownership. The right to buy won't work in some places as the money just won't stack up. Different thresholds in different places are needed. There are also some people who can't access mortgages eg pensioners or those in their 50's. ARCH is opposed to a nationally imposed policy as it should be locally decided. Matthew will be drafting ARCH's consultation response and ARCH Tenants Group will have an opportunity to comment on it via the website. The Tenants Group members also have the opportunity to contact their local MP.

Matthew advised that he would like a few examples of tenants who will be affected by 'pay to stay' and by welfare reform changes and this is where tenant group members can help.

There was discussion about the Tenants Group having its own view but some members felt that the best way to have an impact on legislation and policy making was to work together with the ARCH Executive. The question was raised by ARCH Tenant Group members about how much impact ARCH will have. Matthew advised that at the moment this Government is not listening to ARCH. Matthew thought that some of the policies would not come to fruition fully.

Lifetime tenancies

Matthew advised the Group that there was nothing on the face of the Bill about lifetime tenancies. When the Bill was published John Bibby was advised that this hasn't been dropped but will be introduced by amendment later on.

It is not known how much freedom Councils will have at point of tenancy review to decide if tenancy continues or not. Some five year tenancies are not yet up for review given that this came from the 2012 Localism Act. Matthew advised that at the moment there are three grounds for non-renewal of tenancy:

- Non payment of rent and anti-social behaviour
- Income too high
- Under occupation of which there are many variables

Planning related issues

Matthew outlined for completeness the following which ARCH don't have the resources to focus on at the moment:

- The Government's starter Homes policy – section 106 changes. Now money will be used to fund homes for sale at 20% discount for those under 40 which will have a significant impact
- Planning restrictions

Office of National Statistics (ONS) announcement

Matthew advised the Group that they also need to know about the recent ONS announcement as a backdrop to everything else that is going on in the sector. The ONS have reclassified housing associations as part of the public sector. This decision is linked to the 2008 legislation. It means that a £60 billion debt portfolio has been added to the public deficit. The DCLG have said since the announcement that it is going to take steps to ensure the independence of housing associations but other policy introductions indicate control over the sector which makes this a tricky one.

The big issues for the Tenants Group to think about:

Matthew summarised that the big issues for the retained stock sector are:

- The extension of right to buy to housing associations – this has been agreed on a voluntary basis as most housing associations have signed up to the National Housing Federations offer. There is nothing in the Housing Bill to force this to happen. The Homes and Communities agency who regulate housing associations have a role to monitor that this is happening. This may lead to housing associations de regulating which may impact on their relationship with Councils.
- The sale of high value assets. Not full information available on this yet as the full details haven't been determined. There will be a formula for Councils to make a payment to Central Government. ARCH are still waiting for more information. The Bill actual talks about high value 'housing' and housing revenue account (HRA) housing. Doesn't apply to non HRA land or garages. Although Council's may choose to sell on other assets rather than housing. Matthew advised that ARCH feel that high value sales are unlikely to produce the money expected by the Government.

The Chair thanked Matthew for his time sharing this insight with the Tenants Group members.

ACTION:

- Tenants Group members to contact Matthew with any examples of tenants who are prepared to share their experiences of how they are affected by pay to stay or welfare reform so these can be used as case studies in consultation responses.
- The Housing Bill is in its 2nd reading at House Commons on the 2 November. It will then go to the Public Bills Committee. ARCH response will be submitted after that. Matthew has the Tenants Group comments already from the 12 October meeting but Tenants Group members are encouraged to comment on ARCH's response which will be posted on the ARCH website during week of the 16 November as closing date is 20 November. Tenants Group members are to look out for that.
- Carole to alert Tenants Group members when the ARCH response is posted to ARCH website.

- Matthew suggested that the ARCH Tenants Group may want to consider producing a plain English guide to the Housing Bill.
- Carole to ensure that this is a standing item on Tenants Group meeting agendas.

7. FEEDBACK FROM 23 SEPTEMBER TENANTS CONFERENCE

Jenny introduced the paper produced by the CIH event manager. Everyone present had a chance to discuss the feedback provided and their views about the conference. Carole advised that she was still waiting for the photos from the conference and she had chased the CIH for these. The Group agreed that generally the conference was well received and got some high satisfaction rates of over 90%. The Group particularly noted that Brian Reilly was a brilliant speaker and engaged the delegates and the reception desk was well manned by David and Linda.

The Group noted that there were some comfort factors that had been pointed out by delegates in the qualitative feedback including:

- the signage to the rooms was not clear
- the power point presentation colours needed to be more distinctive
- microphones were needed in the workshop rooms
- the lunch layout didn't work as everyone took a long time to be served
- there needed to be more on display about the workshop options on the day
- there should have been notepaper and ARCH pens on the tables

The Tenants Group noted that the cost to ARCH for the event after the income generated from delegates' fees and non-members was deducted was standing at the moment at £2885.70. The CIH event manager was querying a few elements with the venue. The Tenants Group discussed the costs incurred and asked for more information about who the paying delegates were so if Council non-members of ARCH they could be contacted about joining. The Group also noted that the fruit juice costs were very high and next time cordial and water should be ordered instead.

The Group queried some of the costings of the conference and asked for explanation as to why the costs of tea and coffee varied. The group also queried whether we should be paying for the cost of the microphone when it did not work and also the photograph as we had not yet had the photographs.

The Tenants Group discussed the 2016 conference with a similar date in September which needs to be confirmed once a host venue is identified. The discussion also covered putting an article soon in the ebulletin asking Councils if they would like to 'put in a bid'/ step forward to host/ sponsor the 2016 conference and the benefits of hosting. This would also help to raise the profile of the work of the ARCH tenants Group and ARCH itself. There has already been some interest expressed by Warwick, Norwich and Birmingham Councils. The Tenants Group agreed that it would be good to go somewhere different in 2016 although the location needs to be centrally easy to get to by road and rail works from across the Country.

ACTION:

- Carole to chase Francesca for the photos.
- Carole to share conference feedback with the HouseMark event manager for 2016.
- Carole to liaise with marketing re the article re conference hosts in ebulletin.

- Carole to put conference planning on the agenda for February 2016.
- Carole to ensure that the CIH update paper is reissued with papers for the February 2016 meeting.

8. MEMBERSHIP OF THE GROUP

Carole provided a verbal update as membership of ARCH Tenants Group was now at 11 members out of a possible 24 places. There are concerns as to be quorate and make decisions as per the ARCH Tenants Group Terms of Reference there needs to be at least seven members at a meeting and the Group has been close to that on the 12 October and at this meeting on the 2 November.

Carole and Julie have contacted Crawley, West Lancs, Cambridge and Lincoln for replacement nominees since their original nominated tenant representative has stood down. Tendring have also expressed interest. Crawley have now nominated Brian Tulley. Carole understands that it is unlikely that West Lancs will nominate anyone due to the travel distances. Still waiting for the others to get back in contact. They have been chased.

Carole also advised that Julie has contacted all the new ARCH members – 9 Councils have joined ARCH in the last few months and invited them to nominate a tenant to the ARCH Tenants Group. One member of the Group suggested that Gedling are contacted directly about this too. So far no one has taken up the opportunity. Carole is going to follow up with phone calls.

ACTION:

- Carole to liaise with marketing regarding an article in the e bulletin about joining the Tenants Group.
- Carole to follow up new ARCH members about nominating a tenants rep to the Group.
- Carole to liaise with Julie about updating the new members pack with membership details and sending it out to new members of the Tenants Group as they come on board.

9. SUPPORT SERVICES CONTRACT RENEWAL

The Chair confirmed that HouseMark have won the ARCH support contract and have been appointed for three years from 1 January 2016. Carole will continue as the ARCH Tenants Group Facilitator. This contract includes the ARCH Tenants Conference and the HouseMark events manager, Andrea Crowley will work with the Tenants Group on the 2016 conference. Carole will ask Andrea to attend the February meeting once the date has been confirmed and Carole will bring Andrea up to speed with the 2015 feedback and the role the ARCH Tenants Group play in the meantime.

There will be additional Tenants Group meetings as part of this contract in line with the number of Executive meetings – six per year.

ACTION: Carole to update Andrea Crowley and invite to February meeting

10. DATES OF MEETING 2016 AND TENANTS GROUP WORKPLAN

The Tenants Group discussed the proposed dates for 2016 meetings and agreed to run with these. It was noted that they are not exactly two weeks before the ARCH Executive meetings but due to holiday times, avoiding January due to potential bad weather for travel and unavailability of the meeting room this was not always possible. Please note that these dates are subject to final confirmation with CIH and the ARCH Executive who are discussing at their meeting on the 16 November. The proposed Monday dates for ARCH Executive and ARCH Tenants Group meetings are as follows:

Proposed ARCH Executive meetings	Proposed Tenants Group meetings
18 January	TBC 22 or 29 February (8 February not available and 15 February is half term)
4 April	18 April
16 May	13 June
11 July	5 September
12 September	10 October
14 November	28 November

NB the Tenants Conference is in addition to this round about the 21 or 22 September – To be confirmed.

Meetings will continue to be held at CIH offices free of charge apart from lunch costs. All agreed this was good news.

ACTION:

- Julie to confirm date for February meeting and final Executive meeting dates

11. AOB

- Brian alerted the Tenants Group members to a Resident Scrutiny Network meeting which was being held on the 16 November which was duly noted.
- Brian asked if Jonathan Woodhams from LB Barking and Dagenham could be asked to contact Brian Tulley. Pass on Brian’s details to Jonathan. They met at the September conference.

ACTION:

Carole to pass Brians details to Jonathan Woodhams