

REPORT - LTF AND CHARG (CFPT) HOUSING ASSOCIATION TENANT CONFERENCE 28 JANUARY 2023

INTRODUCTION

London Tenants Federation (LTF) and CHARG (Camden Housing Association Residents Group; part of CFPT (Camden Federation of Private Tenants) co-organised a half-day conference for housing association tenants from across London.

Housing association (HA) tenants from 14 different housing association landlords attended - to discuss holding HA landlords to account and strengthening HA tenant organising. Tenants heard from guest speakers and engaged in two workshops, one on each of the main conference themes (holding landlords to account and strengthening HA tenant organising structures).

Resources from the conference - [here](#).

CONFERENCE PRESENTATIONS

PRESENTATION 1: The Social Housing White Paper

An audio recording of this presentation can be found [here](#).

PRESENTATION 2: What role can local authorities play in holding HA landlords to account?

- (1) **Originally (20/30 years ago), the idea was that local authorities (LAs) set the strategic context for HAs to operate locally.** This mainly concerned new development where LAs could choose the HAs they worked with; it also involved some stock transfers.
- (2) **The situation has evolved and become more complex:**
 - (a) Some LAs have transferred all or some of their stock to improve properties to meet the original definition of 'Decent Homes'.
 - (b) Some LAs have established wholly owned companies to develop social housing that exempts tenants from the Right to Buy.
 - (c) There are some for-profit HAs that primarily provide social housing.
 - (d) HAs have merged - become very larger entities, to develop homes (of all types of tenure) and to improve managerial services (e.g., to help improve people's financial resilience).
- (3) **LA positions vary:**

- (a) Transferred stock: Richmond, for example, transferred all its stock to a specialist HA and the only assistance provided by the LA to its former residents was dedicating a councillor for the referral of complaints to the Housing Ombudsman when necessary.¹
- (b) Stock transfer and estate regeneration (involving demolition) some still not completed (e.g., Aylesbury Estate in Southwark, Clapham Park Estate in Lambeth) and controlled by estate transfer agreements.
- (c) In some situations, LA maintains strong control over:
 - New developments – through planning policy (e.g., affordable housing tenure) and S106 planning obligations.
 - The allocation of social and affordable rented accommodation, where HAs are legally required to cooperate with Las. There are still large areas where HAs retain independence in decision-making, e.g., in determining the level of support required for housing people with vulnerabilities.
 - Payments of Housing Benefits and care provision.
 - Intervening through ‘health and safety’.
- (4) **LA influence over housing management and proactive intervention:**
 - (a) Aside from LAs which have recently set up wholly owned companies, they do not have strong powers over housing association management issues. Nevertheless, some LAs try to influence free-standing HAs, for example by attempting to specify common requirements for the sustainability of tenancies, the provision of financial assistance to residents, the handling of complaints and safeguarding.
 - (b) Waltham Forest is an example of a Council, which tries to take a comprehensive approach to establishing partnerships with HAs. Using the G15 initiative for addressing homelessness and other concerns such as resident involvement, WF focuses on new developments and works to set out principles and standards for housing management and neighbourhood involvement.²
- (5) **Although LAs are not the primary agencies for overseeing housing associations, they can exert significant influence over many of their activities.** LAs will have enhanced responsibilities/abilities if a new definition of Decent Homes is introduced, especially in relation to health and safety.

¹ Other local authorities that transferred their whole stock to a housing association were Bexley, Bromley and Merton.

² NB Waltham Forest used to have a strong ‘Tenants Council’ for its tenants – but closed it down a few years ago.

- (6) It is important to remember that LAs are not paragons of great housing management, however, and everyone should adopt 'best practices'.
- (7) **Role of the Mayor of London** ³

PRESENTATION 3: CHARG (Camden Housing Association Residents Group) – a case study on borough-wide HA tenant organising.

An audio recording of this presentation can be found [here](#).

WORKSHOPS

WORKSHOP 1: HOLDING HA LANDLORDS TO ACCOUNT

Guiding Questions

- (1) To what extent does your landlord provide the information that you need in understanding its policy and practice around managing tenants' homes?
- (2) Is your landlord's complaints process accessible and easy to understand? Does it provide information about the Ombudsman service?
- (3) What information, resources or processes would better support your ability to hold your landlord to account?
- (4) Do you have any examples of how you have been able to hold your landlord to account?

1A. COMMENTS ON - HA LANDLORD COMPLAINTS PROCESSES ARE TEDIOUS AND NOT ACCESSIBLE; THEY DEMAND SIGNIFICANT LABOUR AND TIME FROM TENANTS. THE OMBUDSMAN SERVICE IS NOT SUFFICIENT RECOURSE FOR TENANTS:

(i) INTERNAL COMPLAINTS PROCESS

- To get through complaints procedures you must be absolutely determined. Just thinking about people with different language skills, literacy skills and knowledge of how to use the landlord's website. If it's not necessarily accessible to everyone, then I don't believe it's accessible. It's not accessible just because it's somewhere on a website.
- 'I'm in the middle of a complaints process - from July last year which is still unresolved. They're not keeping to any of their own timelines. No

³ NB the Mayor of London provides grant funding to HAs to develop new homes and has recently made it clear (in contracts with HAs) that they could lose access to grant funding if they that they will cut grant funding where they fail to maintain their properties to a high standard.

one is taking responsibility or providing oversight. I don't have any confidence in the complaints system.

- It's hoop jumping. It took years before we got service charges money back for things they didn't do. Repairs and go on and on until eventually something gets done. We've all got the damp problem which everyone seems to be complaining about it. Some of these problems could logically be dealt with, but I just think the bigger the housing associations get (through mergers) the more bureaucracy they have.
- When you go through the complaints process, you just go around in circles.
- I started a tenants' group with the main objective of putting in complaints about our housing association. We went through the complaints process. It has rumbled on for so long because it is being pushed from person to person and no one acknowledges the communication we've had with them.

One of the main reasons tenants have to go through internal complaints processes is the failure of HA staff to engage adequately and attentively.

- Generally, staff are so unwilling to listen to what the issue is that now their fallback position is - make a complaint. Effectively, they put you into a process which takes a long time. What needs to happen is that you need to separate out the issue so that gets dealt with immediately or the process —how it is dealt with becomes part of the complaints process.
- You can only make a complaint to the person you want to complain about - the housing officer.

Some tenants have found that their landlord's complaints processes are so ineffective that it's not worth going through them. Sometimes operating outside of complaints protocols is the only way to get issues addressed.

- In 24 years, I've never used the complaints process. I've just written emails and put pressure on them.
- I use the same procedure myself. Just complain directly. People who do use the formal complaints process don't seem to get very far, and this is with all the four HA landlords on our estate.
- Victimisation of complainants by housing associations is particularly sinister because the person is complaining about where they live. The people who are causing the problems might be neighbours, might be on

committees or might be employees who can use their positions and can do a lot to disrupt and intimidate the person who complains.

(ii) **OMBUDSMAN COMPLAINTS PROCESS:**

- I've made numerous complaints, but the vast majority have been rejected. I have a couple that are on the waiting list to be dealt with by the Ombudsman, but they've got a 12-month delay.
- When LTF held a meeting with the Ombudsman he said that you can go directly to the Ombudsman. But if everything goes to the Ombudsman, it will take even longer to get things resolved.
- I've been through the Ombudsman process with our tenants but had a particularly poor outcome. I was warned afterwards that the outcomes from the Ombudsman are often quite poor for tenants. I'm quite relieved the Ombudsman service will be regenerated a bit.
- The Ombudsman doesn't deal with certain aspects of service charges.
- I'd like to see the Ombudsman share details from complaints about landlords. If tenants are made aware of complaints about their landlords, they can hold them to account.

(iii) **REGULATOR OF SOCIAL HOUSING:**

- The regulator should come in and inspect all housing associations, irrespective of their size. They need to check all the policies and ensure that staff have DBS checks.
- In big housing associations where the directors are found negligent by law or another process, they should be excluded from running other housing associations.

1B. COMMENT ON - INSTITUTIONAL CULTURE WITHIN HOUSING ASSOCIATIONS AND THE INDUSTRY AT LARGE IS DETRIMENTAL TO TENANTS. HOUSING ASSOCIATIONS ACROSS THE SECTOR, REGARDLESS OF SIZE DON'T COMMUNICATE RESPECTFULLY OR SUFFICIENTLY WITH THEIR TENANTS AND RESIDENTS. THERE ARE ALSO ISSUES OF LACK OF TRANSPARENCY, ESPECIALLY AROUND SERVICE CHARGES AND TENURE, WHICH MAKE IT DIFFICULT TO HOLD HA LANDLORDS AND THEIR AGENTS TO ACCOUNT.

(i) **PROFIT MOTIVE IN HOUSING AND THE CHARACTERISATION OF TENANTS AS 'CUSTOMERS':**

- I think the whole rationale for talking to us as 'customers' is a joke. We've got Hobson's choice with our provider.
- The regeneration team who are basically salespeople, constantly harassed tenants, although not anymore because they got the outcome they wanted. They knocked on our doors endlessly for years, to "consult" on regeneration. They promised all sorts of things to residents to get a "yes" vote to demolition. The HA Landlord moved out secure tenants and moved in assured shorthold tenants, such as intermediate housing tenants. This happened with the collaboration of the local authority. Intermediate housing tenants pay up to 80% market rate, which is astronomical in our borough.
- HAs are not aimed at the residents, but rather at investment groups, the outside world, and PR opportunities. It's about making themselves look good and creating a narrative that is easily digestible.

(ii) BAD COMMUNICATION AND LACK OF TRANSPARENCY

- The service charges didn't seem to relate to our building at all - but some mysterious block somewhere, a fictional place. It was chaos, with no information.
- Tenants should annually receive full details of their service charges, and everything else.
- I'd like to see the government make housing associations provide full details, annually, about their service charges.
- HA landlord communication is appalling. They are an absolute disgrace. We have no idea that it is going to be happening, and they provide no information. For example, we've all been switched over to individual gas meters, but nobody has told us what to do. I've been here for 24 years and gas has always been included in the service charge. But now, we don't know who the gas supplier is. I asked what was going on, what I had to do, where I had to go, and how much everything was going to cost. I still don't know the answer to that.
- There isn't a culture of communication. The only thing that seems to work, is endless pressure. To record stuff and to throw it back at them.
- We tried for a long time to get our windows and doors replaced in accordance with the regulations on social housing windows and doors and didn't even manage to get a response until the HA got a "Yes" vote to demolition. A week after the vote was announced, we finally got a message saying our windows and doors were going to be replaced - on an estate that is going to be demolished.

(iii) **REFUSAL TO ACCEPT BLAME AND RESPONSIBILITY**

- HA professionals are deluded. A lot of them really think they are doing a great job. Rent revenue pays for them to have away weekends, these jollies, which are basically like an HA beauty contest. They're all saying what a great job they do and that their tenants love them.
- This can manifest as bullying or maltreatment of tenants. Last year, we had a £40 increase in our services. I made a complaint, and then they blocked me. It was almost like they were threatening that if I took it any further that it could end up as more expensive. You feel like it's bullying because you just get blocked at every point.

(iv) **STIGMATISATION OF TENANTS**

- The stigma of social housing - which the media created years ago is still maintained in the sector and is prevalent among a lot of housing association staff. They really feel begrudged that they're having to work with or for people who, as far as they see it, are living in subsidised housing, even though 'subsidised housing' is a myth.

(v) **BUREAUCRACY AND HIGH STAFF TURNOVER MAKE IT DIFFICULT TO IDENTIFY WHO CAN BE HELD RESPONSIBLE OR WHO CAN HELP WITH SPECIFIC ISSUES:**

- I've asked them for information about how one staff member relates to another, but they shy away from that. They just say - go through 'Contact Us'. But 'Contact Us' don't know what you're talking about.
- In the context of regeneration/demolition, there was nobody to talk to about repairs.

High staff turnover and constant bureaucratic changes make it difficult to foster long-term, responsive relationships between HA staff and tenants:

- At one time, we had four 'engagement officers' in a matter of months. The thing with HA is that people move on. So, whoever you've dealt with before moves on and you have to start all over again.
- The HA has decided that giant sycamores in our garden are dangerous and that we will have to pay for their removal. I spoke with the planning officer who approved the planning application for the trees. He said that in his opinion only one of them could be considered dangerous, as it is diseased. I sent this response to my housing officer and he said the HA is

going to remove them anyway. He's leaving and a new one starting on Monday. We will have to start this process all over again.

- I got a phone call from somebody who started telling me how they were restructuring all the departments, but she has since disappeared. I asked what these new departments are, and if their addition was just another load of bureaucracy. It just means that there is no one you can go to and demand answers from. They're always restructuring. Staff keep themselves busy and keep their jobs. I don't know whether any of those jobs help us.
- They're very effective in restructuring segments of their own workforce to make sure that you just submit a query with one department and then, ages later, after chasing them multiple times, they respond saying it is not their remit.
- HAs going through these unending mergers and are in a state of flux.
- But, if possible, it is helpful to know your housing officers, have direct contact with them and keep up that relationship.

Contacting senior management (e.g., HA CEOs) often feels like the only way to get things done:

- Unless you get contact from senior management, you're banging your head against the wall. You might have contact with a very genuine member of staff who really wants to help, but they're not going to have a big row with their boss, even if it should be done. If HAs were serious, they would be restructuring their engagement processes to be much better. It would be in their business plans.
- There is one housing association on our estate where I actually have to contact the CEO for anything. I agree that endless pressure seems like it is sometimes the only thing that works. It's very exhausting.

1C. THERE IS A SIGNIFICANT LACK OF TRUST BETWEEN HA TENANTS/RESIDENTS AND THEIR LANDLORDS DUE TO REPEATED AND HISTORIC MALTREATMENT, UNRESPONSIVENESS, MANIPULATION AND STIGMATISATION (EVIDENT IN EXAMPLES SHARED ABOVE).

(i) BROKEN SYSTEM

- One of the problems is they operate a top-down system. I've lost count of the number of times a new housing officer has arrived, full of enthusiasm and within six months, they are just going through the

rituals. Their lives are easier if they don't care. It's very dispiriting for them and for us.

- There is one director of the company that we deal with. His entire mentality is managing a situation, it's not addressing it. It is ineffective.
- We all have similar problems and most of us have lived in the same place for 10, 15, 20 or more years. The way I see it, next year and the year after, we're going to be saying the same things about trying to hold them to account. We just don't have a system that holds them to account nor where someone must come back to us quickly about our issues.
- It's a broken system which is simply not functioning. Tenants recognise it. But there is no acknowledgement that the system is broken by the people who have set up the system. Is there a way forward?

1D. PUBLICLY SHAMING HA LANDLORDS — WHETHER IN TRADITIONAL MEDIA OR OVER SOCIAL MEDIA — HAS WORKED MOST EFFECTIVELY FOR TENANTS WHO ARE TRYING TO GET COLLECTIVE ISSUES ADDRESSED.

(i) TRADITIONAL MEDIA

- It's important to have an organised publicity campaign. Post-Grenfell, tenants' issues have become newsworthy. ITV is picking up on it. Inside housing and other journals are expressing interest too.

(ii) SOCIAL MEDIA

- I did get the attention of the repair team management when I set up a Twitter account to share all the data that I'd collected from surveying 50 people's homes. I took photographs of the dampness, mould and cracks in the ceiling and walls - just every normal, basic repair that needed to be done and I uploaded them as 'Flat A, B and C. I was halfway through the alphabet when the head of our HA got in touch. Within days, he came down from his office to my flat and sat there the whole afternoon while I explained every problem that tenants on the estate were having, the ignorance, lack of empathy and discrimination from the HA. From that moment, they started listening to us.
- Have a social media account, Twitter campaigns and a YouTube channel. Once publicity hits a certain threshold, you get contact from senior management.

(iii) REACHING OUT TO LOCAL AUTHORITIES TO APPLY EXTERNAL PRESSURE

- I've had a lot of disrepair issues over the years. It took three years to get some dampness sorted out around the brickwork and above. My ceiling fell in. It wasn't until I got in touch with the Council's Environmental Health team to put pressure on my housing officer and above, that the job got done.

WORKSHOP 2: BUILDING AND STRENGTHENING HA TENANT COLLECTIVE ORGANISING

Guiding Questions

- (1) Does your landlord support the development of independent tenants' and residents' associations (TRAs) and does it formally recognise them as a body representing other tenants?
- (2) Does your landlord have any other structures for bringing in tenants individually or TRAs together to discuss with them their policy and practice?
- (3) What resources do you think you need outside of the housing association (e.g., local authority or other funding sources) to help you actively engage with your housing association?
- (4) What are the biggest obstacles that you have in working collectively with other tenants on your estate or landlord wide?
- (5) What kinds of supportive tenant structures do you feel would be most beneficial for housing association tenants in terms of negotiating and influencing housing association landlord policy and practice?

2A. IT CAN BE HELPFUL TO HAVE TRAS.

- Having a TRA is helpful because it means there is something set up to be working on tenants' behalf. And if other tenants know that you are from the tenants' association, then they will come to you.
- The very fact that the HA know that there is a group of active tenants has an effect. They realise they can't just roll right over you.
- Organisation of tenants is crucial to getting things done. That's a priority.

But it can be hard to encourage tenants to organise or join TRAs:

- We didn't align ourselves with the HA — we are independent. I was running the tenants' group and holding meetings, inviting housing officers and distributing minutes to every tenant. I had communication lines open for everybody. But it's still quite apathetic. Five years down the line, it has sort of ground to a standstill. People have their own

problems to deal with — the cost-of-living crisis, families, children, and babies. Maybe they're sick of attending meetings. But I think if people really wanted to be involved, they would be. It's tremendously hard to get people involved.

- Apathy is one of the biggest obstacles.
- People are afraid to speak up and possibly fear getting evicted. Even people with secure tenancies are afraid of that.
- Everyone is willing to join the functions, but over time, it dwindles and then you just end up with a core of people who do the work, and it becomes laborious.
- We've got a dwindling number of people doing everything. It's hard to engage residents. It's a very apathetic attitude. And we seem to be being ignored by our landlord as well. They don't come to meetings anymore.
- Unfortunately, we're working in the context of a big, apathetic community. 80% of people are disengaged. We find it very hard, even knocking on doors. People don't answer and they don't want to talk to us. Maybe this is why the HA ignores us because we can't get that engagement. We've tried everything: parties, free music, free food. We've got a pantry that's quite popular but it's not enough. We've been trying for four years to get people engaged and it's terribly frustrating. I think that residents have concluded that because the HA has been so poor in dealing with repairs or supporting people, they've just given up.

2B. HA LANDLORDS VARY WIDELY IN THE DEGREE TO WHICH THEY SUPPORT COLLECTIVE TENANT ORGANISING.

Some landlords do not support tenant organising at all.

- My landlord smashed through tenant organising structures. As far as they are concerned, if you want to form a tenants' association, good luck with that because they won't help you.

There can be co-option of tenant representation and organisation by the landlord, so tenant organising that is endorsed by landlords is not always or necessarily democratic and independent:

- I used to be on the board of my landlord, and they threw me off because I was lobbying for tenants. They told me quite clearly that my role was not to be a representative for constituents but to be a board member and that, as such, my objective should be to support the board — not to put a spanner in the works. You are there to progress the company, not to be

an advocate for the people who live in their properties. In company law, if you are a board member, you're bound by confidentiality. You don't set the agenda. You're not meant to get involved in the day-to-day running of the organisation. The board is there for more broad and strategic things.

- I think the first individual we got in contact with, wanted to sort of suffocate us almost, in taking over what we wanted to discuss. He really tried to steer our group into ways we didn't want to.
- Our landlord does have something for tenants to represent other tenants. When they had their big Zoom conference, anybody could join. It was a complete salesmen's show - you could see it was just to cover their backs.
- My HA landlord has a scrutiny panel, and it calls the tenants together. Usually only about six or so people go along to it, although anybody could go if they wanted to. But the agenda is largely set by the landlord, although we can bring up stuff if you want to.

Some landlords do support independent and democratic tenant organising, but this support isn't consistent:

- We get finance from the HAs: it's intermittent and very often we have to write several emails before we get it. But I do not regard that finance as restricting the issues that we can address. I think that it is important that we stick to that principle because we deserve to get some money and all the rest of it, especially because the money comes from tenants' rents.
- We don't get very much from our HA landlord. They begrudgingly give us some finance from time to time, but we have to chase them endlessly. Sometimes the emails just disappear for so long that we miss the application deadlines. We wonder whether that is deliberate.
- I suspect that funding is not blocked, but that it has more to do with apathy on the HAs' part. It's the same thing with their inaction on issues: there have been some things going on, on our estate that were mind-bogglingly bad, and it emerged it was down to lousy management.

2C. WHAT HAS WORKED FOR TENANT GROUPS?

(i) ORGANISING:

- If you want to get information for tenancy, accounts, and repair history logs, put in a Subject Access Request. The HA has to respond. They are legally required to send you your whole case file within 28 days. If they don't, you can complain to the Independent Commissioning Office (ICO).
- It's a battle, and it's obvious that tenants have to get organised.

- I'm on the HA landlord scrutiny panel, which is led by residents. We choose what we want to scrutinise by going out to residents and asking them what their problems are. That's why we've focused on service charges. We published a report; it was quite alarming and embarrassing and ended up getting mentioned in the Financial Times. Scrutiny panels are good for holding HAs or any organisation to account. They're like an audit committee in a way. It's about how much the HA pays attention to the scrutiny panel, and if they really want to take them seriously. The housing regulator says there has to be a scrutiny panel, but it doesn't say how it has to be set up or who needs to be on there. It's really vague.
- Sharing that you have the strength of voice is really important.

(ii) **COMMUNICATIONS:**

- WhatsApp is helpful for communicating collectively and social media is a good access point to traditional media.
- Publicly sham landlords using social media.

2D. WHAT IS NEEDED?

(i) **LOCAL ORGANISING AND LOCAL ORGANISING NETWORKS:**

- What we need to do is bring very local tenant organising structures, e.g., area committees back, whether it's borough-wide or something else. These national and internal structures are meetings held with individuals whom you never hear anything about and who don't communicate with other tenants. How are they ascertaining tenant views? They are just there to represent themselves. If there are going to be tenants representing tenants, it should be on a small scale, either a borough or even just a few streets, represented by somebody. Because it feels like those who were chosen to represent tenants are representing 500-1000 tenants. It made absolutely no sense.

Tenants need venues to facilitate this.

- It's critical that you have a venue where you can hold meetings. If your landlord hasn't provided a venue or funds so you can't hire a place, you can't bring people together.
- It's so disconnected at the moment. It would be good to have a very clear organisational structure on a borough or council basis, which then oversees three groups covering: policy, practice and tenants' voice.

- Tenant representatives must be integral not only at the board level but also at the executive level. There has to be tenant representation because it's about operations as much as anything else.
- If only we could set up borough-wide HA tenant association meetings like CHARG.

(ii) INFORMATION:

- We need to make some rules to follow so we're not having these circular conversations.
- There is an argument for producing a 'how to use the complaints procedure' guide.
- It might be useful to have a sheet with information about tenants' rights. I know that a lot of tenants in my block - some are fine to keep quiet, but others are ignorant of what their rights are. If something goes wrong, they don't know how to deal with it.

(i) INTERMEDIATE AGENTS:

- It would be helpful to have intermediate agents to act on our behalf, and insist that they have a person, like an engagement officer, that works with us and the intermediate agents. Someone who is specifically there just to interact with us.
- Our local councillors have been very useful because they want our votes. They have attended our meetings and they have got things done for us. They will act as mediators. The more you tell them, the more they can do about it.
- A lawyer.

ACTION ITEMS:

1. Attendees indicated they were interested in attending more HA tenant-specific meetings and events in the future. LTF and CFPT are planning to hold a second conference in late Spring 2023 and will be sharing more information about this in late March/early April.
2. Attendees who indicated they were interested, have been connected by email.
3. CFPT will share their draft HA landlord policy proposal with LTF to send out to conference attendees for consultation and feedback.