

**Freebridge Tenant Panel Meeting Notes
Friday 19 July 2019 at 9.45 am in the Barn**

Present	Richard Maun (Tenant Panel Facilitator); Governance Coordinator; Anne Manning, Zana Balcuineiene, Frances Fox, Annette McGivern. Charlotte Beck and Mick Harpley.	
1	<p>Welcome & Introductions and Apologies for absence There were apologies from Stephen Lamprell and Sandy Peckover.</p> <p>Brian Long, Board Member was also in attendance to observe the Tenant Panel.</p>	Action or Added Value?
2	<p>Declarations of Interest – None. The Tenant Panel Facilitator advised that he would manage conversations around the Customer Service Committee in terms of any potential conflicts should they arise.</p>	
3	<p>Minutes of last meeting – June 2019 – The minutes were read and agreed as a true record.</p> <p>Matters arising</p> <ul style="list-style-type: none"> • There was no matters arising. 	
4	<p>Work Programme and Draft Meeting Dates for 2019</p> <p>The work programme for 2019 was noted and the meeting dates presented were agreed for 2019.</p>	
5	<p>Welfare Reform</p> <p>Sophie Bates, Director of Housing attended to provide an update on Welfare Reform with Slides. The Governance Coordinator agreed to email the slides to all after the meeting. The purpose of the presentation was to present the impact of Universal Credit.</p> <ul style="list-style-type: none"> • Universal Credit was now beginning to be rolled out locally. • Assistance to tenants who have literacy or mental health issues was being provided by Freebridge. • Some tenants had been reliant on food banks during their application process. • Rent arrears has been managed well by the team on the roll out of Universal Credit. • Fluctuating wages was being managed better under the Universal Credit system. • Universal Credit claimant's average rent arrears were higher at 65% compared to 46% of non-universal credit tenants. The average debt of a tenant on universal credit had decreased in recent years. • Universal Credit was payable monthly and not weekly as benefits had been before. • Tenants have to have bank accounts which has proven difficult to access for some. • Between July 2019 and March 2023 will be large scale transition of the remaining of claimants. 	Helen

Following a query the Director of Housing shared all claimants were all on a different payment cycles from when their claims begun.

Following a query in regard to evictions due to rent arrears following the claiming of universal credit, the Director of Housing advised that Freebridge had not evicted anyone so far as part of that transition. She added that there were often a number of layers of complexity to reasons someone had been evicted.

Following a question the Director of Housing advised that Freebridge were not automatically notified when a tenant moved onto Universal Credit. The Director of Housing advised following a query that it was the Department of Work and Pensions discretion to pay Freebridge rent direct but only ever a temporary measure and depending on circumstances.

Following a query, the Director of Housing advised that the Department of Work and Pensions wanted everyone to manage their finances, however there were people with significant vulnerabilities such as those already in debt or who have historical payment issues that this may not be entirely possible.

Following a query the Director of Housing advised that any new claims or a change in circumstances may result in people being moved over to Universal Credit. However, eventually all people including those on disabled benefits will be moved over but in a staged way.

The Director of Housing advised that the seven day wait had since been abolished and now a 100% advance is payable of the whole waiting time of up to 6 weeks whilst a person waits for their claim to be processed. The Government was now also spreading their advance payment of benefits over the 12 months that followed, though for some it could still mean they would have around £100 extra to pay a month.

Freebridge rent arrears were benchmarked with other housing associations which had shown it was considerably lower in arrears most probably due to the help that it was providing to tenants.

Freebridge's Universal Credit advisors set up a networking group with local agencies and the last attended session included around 30 organisations. The advisors were in contact with the Department of Work and Pensions and the job centre, and they were involved in challenging decisions that had been made and any claimant commitments. There were a number of leaflets, guides and information on the website provided by Freebridge to tenants. There had also been an out of hours question and answer session on Facebook which had been very popular. There had been roadshows that people could drop in on. The advisors were now trialling tablet devices to be able to help claimants where the only option was to visit them at home.

<p>There had been a number of reports around the country in regard to Universal Credit, mostly the same issues were occurring, the main one was arrears that built up after a person first moved onto Universal Credit though after a time it did level off again.</p> <p>The Director of Housing drew the Tenant Panels attention to a study by Northern Housing Consortium that showed an increase in arrears but also an increase in the percentage of tenancies that were terminated as they a person was unable to cope with the move onto Universal Credit, feeling like the had no-where to go.</p> <p>A Panel member commented that for all applications to be online only was short sighted of the government.</p> <p>The Director of Housing also attended to provide an update on Service Charges changes. She advised that over the next two weeks Freebridge would be consulting with tenants on changes to service charges. The Director of Housing advised that over the past number of years' service charges had been rolled out to schemes, then blocks of flats for maintenance. Other services in flats were cleaning, grounds maintenance, smoke detector service and maintenance, flooring replacements, window cleaning for some for the blocks not individual windows. She added that at the moment rents were set using the government formula, but it didn't allow for any other services such as maintenance to a property and in effect this was being subsidised by Freebridge. The Director of Housing assured the Tenant Panel that the service charge project wasn't about making money, but making sure that Freebridge were recovering the true cost of the services that were being provided. She explained that in some areas of newer developments there were management companies responsible for cleaning the common parts of a building and Freebridge paid a charge which it passed onto customers. She shared that there would be a two month consultation on estimated charges and the Board would be receiving information from this in November and if they agree to proceed changes would happen in April 2020.</p> <p>A Tenant Panel Member queried how Freebridge would be contacting tenants, and the Director of Housing advised that letters would be sent out around the middle of August as well as an article in the last Streets Ahead magazine. Tenants will be able to fill in a form provided, call Freebridge or arrange a home visit during the consultation period.</p> <p>A Panel Member raised that some charges where they lived were charged by a management company and Freebridge didn't set those figures that were passed to tenants. A Tenant Panel commented that she had paid different charges than her neighbours who lived in the same size property. The Director of Housing shared that there was little Freebridge was able to do to influence the management companies charging.</p>	<p>Added Value</p>
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	<p>The Tenant Panel had no further queries and thanked the Director of Housing for their attendance, who then left the meeting.</p>	
<p>6</p>	<p>Quarterly Update from the Board – Simon Smith, Vice Chair of the Board</p> <p>Simon, Vice Chair of the Board wished to highlight on arrival towards the end of the Director of Housing’s presentation that she had transitioned well into the new role.</p> <p>Simon shared that the Board had a focus on performance and were mindful that there a lot of ongoing projects in the business and was mindful of this in terms of management being able to concentrate on the basics to get everything working well. The Board also wished for the business to achieve more consistency. He shared that any review on performance by the Board was around whether systems and processes were manged well. Simon shared that for Property Services as an example there was lots of work to do, firstly to identify the work and then do the work. He further shared that now a period of review had taken place, changes now needed to be delivered.</p> <p>Simon shared that the Board received a Performance Pack quarterly which included statistics. A Tenant Panel Member shared that they would be interested to compare stats in relation to employee satisfaction year on year as they felt it was important to consider the overall picture. Simon explained that a business may make changes to its operations, but there are sometimes unintended consequences.</p> <p>Simon shared that on receiving the last Performance Pack had shared that the customer satisfaction figure had been 92% and wished to understand from the previous quarter being 85%. Simon highlighted that the Tenant Panel had been working with them on the Customer Service Committee.</p> <p>Simon shared that the Committee would be there to supplement the Panel, and it was important to get the role between the Committee, Tenant Panel and Board right. He shared that it was the view that the Tenant Panel were there to provide an independent voice for tenants to the Board, and the Customer Service Committee would be working on behalf of the Board. He shared that no decision had been made on composition to date and the Customer Service Committee would be piloted in the beginning to see how it worked up until September 2020.</p> <p>It was highlighted that Simon was due to come back in September the same meeting that the Company Secretary was due also to provide a further update on the Customer Service Committee and he would ensure that he would liaise with him in terms of how that was structured.</p>	
<p>7</p>	<p>Income Team Presentation – Steve Manning</p> <p>The Tenant Panel Facilitator reminded the Panel that the session was to develop</p>	

understanding of this area of the business.

Steve presented to the Panel and made the following points in his presentation:

- Income Advisors were responsible for rent collection.
- There was a Former Tenant Debt Advisor and two Universal Credit Advisors.
- There was an Income Team Leader to layer performance monitoring and management as well as the Income Manager.
- The Team spent a lot of time chasing service charges and rent owed.
- Rents for collection were £13m a year across all properties which was approximately 55% of Freebridge's income.
- The team also managed former Tenants debts, garage rent and re-chargable repairs debts where damage to a property had occurred.
- The team was emerging into chasing of debts owed to other areas of the business.
- They were looking at overpayments and administrating refunds.
- They also wrote off former tenant debts or rechargeable repairs debts if exhausted all other attempts.
- They will check if new lets are sustainable, ensuring payment methods and benefits are in place.
- Always been upper quartile of performance compared to other organisations as a team. Currently in the top 10 of rent collecting teams among other organisations
- Early intervention is mainly by telephone and lots of training takes place in having the correct approach to different situations.
- Social Media Facebook and texting was proving successful in trying to make contact with tenants.
- When things don't go so well in the tenant paying their rent, notice is served and claims are sent to court. Most tenants will come to Freebridge to acknowledge any rent arrears to be addressed to agree a payment plan.
- In 2018, 11 tenants were evicted for rent arrears the lowest figure yet. It was expected that rent arrears will rise through the year due to Universal Credit roll out.
- There was a wide range of ways that people could pay their rent, with a direct debit take up of 40% and as the most cheapest way for Freebridge to process.
- There were now 600 Universal Credit claimants, some of which owe twice as much money as those who aren't on Universal Credit. This is at Freebridge and mirrored nationally. Freebridge needed to project where we might be as it is further rolled out such as needing more employees.
- Service charging for flat blocks implementation will be managed extra by the Income Team from next year.

	<p>The Tenant Panel had the following questions which the Income Manager responded as follows:</p> <p>If someone was in arrears how long do you give them to pay? New tenants have to pay a week in advance to keep them in credit and in line with their tenancy conditions. Procedures for arrears mean that the team has geographical areas for arrears which are managed when two weeks of arrears are apparent, and then they make contact with the tenant. Often the tenant responds and explains reason. At four weeks the contact is made again, then at six weeks a notice of seeking possession is issued. Everything alerting the team to an arrear is automated from the system, and the teams make manual decisions of how to deal with those arrears. Some tenants may be known to be in arrears and then with benefit payments, go heavily into credit and so forth.</p> <p>Are tenants surprised of contact on arrears? Tenants are never usually surprised of contact of taking them to court. There is a pre-action protocol to comply with the Housing Act to demonstrate numerous attempt of intervention.</p> <p>The Income Manager shared that idea of Universal Credit was to get them to a position of monthly payments to manage their money. And the impact on those who cannot do that is severe. Recently MP's had progressed the issues around Universal Credit processes and some had since been rectified such as threat of sanctions for up to three years had been reduced to six months. Direct payments were delayed to Freebridge by two months when applied for, though it was just a temporary measure.</p> <p>The Tenant Panel thanked Steve for his attendance and he left the meeting.</p> <p>A Tenant Panel member wished to know more about service charges as a result of the presentation and the Governance Coordinator agreed to include in the meetings schedule when possible</p> <p>A Tenant Panel Member wished to know how Freebridge can support the really vulnerable people that they are concerned about. The Tenant panel wished to Understand what the current policy was and then review further. The Governance Coordinator agreed to note on the work plan when possible.</p>	<p>Helen</p> <p>Helen</p>
<p>8</p>	<p>Tenant Panel Reflection Time and Development</p> <p>The Tenant Panel Facilitator shared that the Tenant Panel had indicated that they wanted free time in meetings to discuss anything. The Tenant Panel agreed they wished to discuss repairs and complaints.</p>	

	<p>Following discussion around personal examples they had seen of Freebridge's performance and communications, there was concern that with new systems in place there appeared still to be issues.</p> <p>The Tenant Panel agreed that it wished to receive more information on the Business Assurance Plan and the Governance Coordinator agreed source it. The Tenant Panel wished to understand what the turnover of employees were in terms of the workman and what Freebridge was doing about it. And if Freebridge have had to sub-contract out more work because of that. The Governance Coordinator agreed to ask the Director of Property for a written response.</p> <p>A Tenant Panel Member commented that in their experiences recently that Facebook seemed to be a good way to communicate repairs that they had needed. They believed this was because photos helped to show the issue as proof and as an explanation. The Tenant Panel agreed that this method should be highlighted to tenants. The Governance Coordinator agreed to share internally with the Customer Services Manager.</p> <p>The Tenant Panel commented that communication issues seemed to be a thread through complaints, and it was felt there may be too many people involved in a process at any given time as a prime factor. The Tenant Panel understood that there was work in place to improve this overall, but they felt there still seemed to be an issue somewhere which was hampering progress.</p> <p>A Tenant Panel Member commented that the consistency of dealing with complaints like a case worker is not in place when there is a complaint, and so you are talking to a different person every time and just repeating the same thing over and over again. The Governance Coordinator shared that a new Complaints Advisor post had been created.</p> <p>The Tenant Panel Facilitator summarised that the open discussion worked well and was powerful having a Board Member in the room to listen. It seemed to be that there was a fairly even depth of feeling of what had been expressed had been consistently the same and that the Complaints Panel process needed improvement, as well as the need to ensure there was consistency in dealing with customers who have complaints. The Governance Coordinator agreed to share with the Communications Business Partner the contents of this discussion.</p>	<p>Helen</p> <p>Helen</p> <p>Helen</p> <p>Helen</p>
<p>9</p>	<p>Any Other Business</p> <p>Support scheme bookings – It had become clear following a letter to schemes about booking the communal rooms, that there may have not been appreciation that some schemes have external bookers and some don't. The Governance Coordinator agreed to share concerns with the Director of Housing and Governance Coordinator that on request the tenants had been unable to discuss this directly with the Support Team.</p> <p>It was agreed to continue the tenant panel reflection items.</p>	
<p>10</p>	<p>Meeting Review – What did we do well?</p>	

	<ul style="list-style-type: none">• Good insight from Brian Long• Comfortable.• Interesting.• Informative.• Clarifying.• Thought provoking.• Rich meeting and good to have the free discussion item, and Brian present.	
11	Next Meeting Date Friday 6 September 2019 from 9.45-1.45 pm in the Barn.	