

Freebridge Tenant Panel Meeting Notes
Friday 12 October 2018 at 10.00 am in the Barn

Present	Richard Maun (Tenant Panel Facilitator); Helen Richardson (Governance Coordinator); Charlotte Beck; Zana Balcuiniene; Frances Fox; Carole Jackson; Stephen Lamprell; Anne Manning and Sandy Peckover.	
1	<p>Welcome & Introductions and Apologies for absence There were apologies from Annette McGivern.</p>	Action or Added Value?
2	Declarations of Interest – None	
3	<p>Minutes of last meeting – September 2018 – The minutes were read and agreed as a true record.</p> <p>Matters arising.</p> <ul style="list-style-type: none"> • The Governance Coordinator shared that she had passed on comment in relation to the Windsor Park communal bins to the Health and Safety Manager. 	
4	<p>Tenant Panel Work Programme The Governance Coordinator presented the Work Programme and the Tenant Panel noted it.</p>	
5	<p>Welfare Reform Update The Head of Housing and Customer Services attended to provide the third presentation update on Welfare Reform since measures were introduced in 2010. She advised that a presentation had also been provided to the Board earlier that month on the impact to Freebridge and what was expected in the next roll out phase of welfare reform from the Government. The main area of welfare reform measures coming next into force was Universal Credit where all benefits were rolled into one payment and paid directly to the claimant on a monthly basis.</p> <p>The Head of Housing recapped on some of the measures already rolled out as part of Welfare Reform and that 18-21 being unable to claim housing benefit to cover rent and a benefit cap for the private rent sector had been abolished.</p> <p>Universal Credit was the main priority for roll out by the Government and would be introduced to the area of West Norfolk October 2018. The following was shared:</p> <ul style="list-style-type: none"> • Claims were only allowable online and therefore it caused issues for many Freebridge tenants with no access to internet or equipment to complete the Universal Credit claim form; • Payments were made monthly and not weekly as previous; • Access to a bank account was also required which was an issue for some tenants. • Any change to personal circumstances once within a claim meant that a process of review started again which stopped all benefit payments being received and involved a long wait leaving some with no money and the need to access food banks, some had to wait up to 17 weeks. • Significant support has been required from the Universal Credit Advisors employed by Freebridge so far for the tenants that have been put onto Universal Credit. There was also an impact on the First Contact Centre receiving extra enquiries and three member of the team were being trained to have specific expertise to answer queries. 	

	<ul style="list-style-type: none"> • Discretionary claims were available to top up money whilst a person was awaiting their benefit payment and some tenants even consider taking out loans to cover the period with no money. • There had been the option given for landlords to apply for funds to directly to them if payment of rent wasn't received for a number of weeks, but there had been examples where this request was not authorised. • The extra resource procured to provide support to tenants had to be funded by Freebridge with no funding available from Government. • Some tenants who could take wage increases or extra hours had reported not doing so for fear of having the claim process stopping their payments for weeks. • The Government had hoped to get more people back into work by the Welfare Reform which for some people had been the case. • It was envisaged that arrears amongst tenants upon roll out would increase, but as example elsewhere nationally the arrears after a period of time levelled out. • Any person who has a change in circumstance would automatically be transferred to Universal Credit between 2019-2023 and then after that the remaining people will all be transferred. • It was felt that the Freebridge Universal Credit team was taking the lead locally and had provided workshops for local professionals sharing their experiences, the first session had around fifty people in attendance. • The Universal Credit Advisors also had provided live question and answer sessions on social media. They were also planning to go to some rural places to try and get the messages across as much as possible. The Income Team size had been structured to what it was felt was required to deal with Welfare Reform, but it will continue to be reviewed and if further increases were needed it would be considered. • There was evidence nationally where it had been rolled out that tenants unable to cope with their claim had ended their tenancy taking to either live with family, sofa surf or be homeless. <p>The Tenant Panel thanked the Head of Housing and Customer Services for her presentation and appreciated the update on Welfare Reform. They were concerned of the impact of the roll out of Universal Credit on tenants and also Freebridge's resources. The Governance Coordinator agreed to include a further update late 2019.</p>	Helen
6	<p>Annual Income Update</p> <p>The Head of Housing and Customer Services continued in the meeting to provide an update to the Tenant Panel on the Annual Income report that was due to go to the Board at their November meeting. She advised that the next financial year was the last year of the 1% decrease in rent for all rent types. Service Charges would also either increase or decrease depending on types as in usual practice of previous years. Garage rents would be increasing in line with inflation. All changes in payments would be communicated with tenants in due course. The Tenant panel thanked the Head of Housing and Customer Services for the update and noted the decrease in rent. The Tenant Panel had no queries and she left the meeting.</p>	

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Green Paper and Feedback from the Housing Minister Consultation Event – Stephen Lamprell

Stephen had attended a session with the Housing Minister following the publishing of the Green Paper of Social Housing a few weeks before in Norwich.

Stephen shared the following from the event:

- Kit Malthouse, the Housing Minister had looked to receive feedback by holding consultation events with tenants across the country following the publication of the Social Housing Green Paper late summer 2018. The tenant consultation events had taken place over a 12 week period since August 2018 ending on 6 November.
- Feedback on the Social Housing Green Paper was been gathered by the Housing Minister at these events which were with tenants only, no officers from Housing Associations were invited to the sessions, and associations were represented from all over the eastern region.
- Tenants from different associations were mixed up on tables and discussed different aspects of the Social Housing Green Paper whilst the Housing Minister circulated the room to listen to views from tenants. There were up to 12 tables in total. The Chairman of the Tenant's Association also attended. Discussion topics included safe and decent homes; complaints procedures, tackling social stigma and housing stock.
- There was lots of discussion between tenants about suitable housing stock and the letting of designated homes for the over 55's to younger people. There were discussions about the feeling tenants had that there was not enough social housing for rent nationally and there should be more focus in this area when building homes, and as much as there is for affordable homes. It was felt there were many people that couldn't afford a mortgage that needed to be considered more.
- There were discussions at the event about communications with tenants as this was a key aspect in the Social Housing Green Paper. Stephen shared with tenants at the event that Freebridge held Out and About to meet with their tenants, and it was apparent that little or no other association's held events like these. The tenants he spoke to agreed that this was a good idea and would take it back to their housing association as an idea.
- The Social Housing Green Paper also included an aspect in relation to the timescales for resolution of complaints by tenants with their landlords.

The Panel thanked Stephen for representing Freebridge and for the feedback. The Governance Coordinator advised that this would be placed within the next Tenant Panel Quarterly update to Board. The following comments were made :

- Benchmarking mentioned within the Green paper against other housing associations was helpful to make comparisons.
- The paper discussed the importance of having safe and decent homes to live in, the Panel were interested to have information about the number of Freebridge properties that were decent and any future plans. The Panel agreed

	<p>that this should be a priority for housing associations. The Governance Coordinator agreed to discuss with the Director of Property.</p> <ul style="list-style-type: none"> • Facebook was a way that tenants could communicate with their landlords, the Governance Coordinator agreed to ask the Communications Business Partner to include in their session in December. • The Governance Coordinator agreed to include a session on complaints with the Panel as soon as possible to include the following: <ul style="list-style-type: none"> ○ a briefing on the complaints procedure that Freebridge has in place; ○ the areas that are mentioned in the Green Paper including the section regarding the 'designated person' cross referenced to what Freebridge does; ○ all complaints statistics in relation to 2018 for numbers of complaints including those that went to stage 2 and the ombudsman. ○ the process that allows tenants to successfully complain; ○ whether multiple complaints are logged separately or together if they are about the same topic; ○ how does Freebridge learn from the complaints process; <p>The Tenant Panel agreed that if there was a review of the complaints process they would wish to be involved. The Governance Coordinator agreed to share this with the Communications Business Partner.</p> <p>The Tenant Panel commented that for some customers who complain, if nothing happens then they may not feel they can do anything further, and some may feel hesitant to complain in case they get labelled as a nuisance.</p> <p>It was agreed for the Governance Coordinator to feedback to the Chief Executive that the Panel wished to understand what Freebridge's plans were for ensuring that communications with tenants were managed and carried out well within the organisation.</p> <p>The Governance Coordinator agreed to include a section within the quarterly report to Board in November on the Green Paper event. A Panel member shared that the Green Paper that they had read was an easy paper to read and would encourage all to try and digest the contents.</p>	<p>Helen</p> <p>Helen</p> <p>Helen</p> <p>Helen</p> <p>Helen</p> <p>Helen</p>
<p>8</p>	<p>Draft Tenant Panel Quarterly Report to Board and Key Messages to the Board</p> <p>The Tenant Panel had no amendments to the Board report but agreed to include the following key messages:</p> <ul style="list-style-type: none"> • The Tenant Panel appreciated the level of interaction in receiving the Welfare Reform presentation from the Head of Housing and Customer Services at their October meeting and wished to express their thanks. • The Tenant Panel wished to thank the Board for their participation at Tenant Panel meetings to date this year and look forward to a joint session with the Board. • The latest Streets Ahead tenant magazine had covered new buildings and information about current housing stock planned well. The Tenant Panel agreed 	

	that it was important to convey how the older housing stock will be maintained and new housing stock was also a need.	
9	<p>Any Other Business</p> <ul style="list-style-type: none"> • AGM – The Tenant Panel Facilitator shared that an email of thanks for the presentations that Frances and Stephen had provided at the Annual General Meeting in September had been received, advising that the tenant who attended had found their presentations interesting and inspiring. • The Charity Golf Day arranged by Freebridge staff had been a great success fundraising £2.5 k for their chosen charities, thanks was given to Stephen for providing scoring assistance on the day helping the success of the event greatly. • Comments from Tenant Panel members were made in relation to the latest issue of Streets Ahead the Tenant’s magazine and that the balance of stories in relation to new builds and work to current housing stock had been done well. The Governance Coordinator agreed to feedback to the Communications Team. • The Director of Property would be attending to provide an update on the External Works Programme in November. The Tenant Panel wished to receive assurances on how the older property repairs were being managed, as it was noted that tenants may feel in comparison to newer builds they aren’t being looked after as much. • Comment was made in relation to the four hour timeslot given to tenants for repairs with a query whether it would be possible to make the time shorter, the Governance Coordinator agreed to feedback to the Director of Property. • Following a query from a Panel Member the Governance Coordinator agreed to find out information regarding Biomass boilers on schemes and information relating to heating within schemes that have shared heating if there will be anything done about these systems. • A panel member wished to query if Freebridge were building 2/3 bedroom properties in villages as there was a lot of private dwellings. The Governance Coordinator agreed to find out and feedback to the Tenant Panel. 	<p>Helen</p> <p>Helen</p> <p>Helen</p> <p>Helen</p> <p>Helen</p>
10	<p>Meeting Review – What did we do well?</p> <ul style="list-style-type: none"> • Brilliant listening and contributing on how to take topics and queries forward; • Outside influences had prompted more questions and answers; • A lot of information and thoughts and some clarification about universal credit and green paper, there was lots of debate. • Dealt very well as a panel – team work. • Very interesting new information. • Good team work. • Even spread of contribution from the Panel. <p>The Facilitator shared that there had been good debate and thanks for contribution from all, the meeting had been a real team effort.</p>	
11	<p>Next Meeting Date</p> <p>Friday 16 November from 10.00 am – 1.45 pm, in the Barn. Close 1.45 pm</p>	