

Tenant Board Meeting

Wednesday 26th March 2025

Attendees:

Liz Perryman	Tenant Board Member and Chair
Charmaine Jolly	Tenant Board Member
Paula Warren	Tenant Board Member
Deborah Fenton	Director of Housing
David White	Housing Transformation Manager
Georgia Mecoy	Tenant Engagement Co-ordinator
Kerry Lecomber	Tenant Engagement Co-ordinator
Cllr Richard Winch	Housing Portfolio Holder
Cllr Jessie Carter	Housing Portfolio Holder

Apologies

Gerry Crease	Tenant Board Member
Marcus Cooper	Tenant Board Member

1. HRA business Plan

Deborah Fenton presented information on Babergh and Mid Suffolks Housing Revenue Account (HRA)

Key learnings:

- Babergh and Mid Suffolks Regulatory Notice has been lifted. We were non-compliant with the home's standard and under special measures from January 2023. It was officially removed officially last week. We are the joint the second council to ever have regulatory notice removed. The teams have worked really hard to get out of regulatory notice. We are now preparing for inspection, we could be inspected at any point with little notice.
- Two budgets, General Fund and the HRA
- The HRA is a ring fenced budget that all rents go in to this can only be used for housing purposes.
- We are two sovereign councils which separate councils share one team. We have lots of rural areas that don't have gas and electric. We have significant number of

listed properties. Mid Suffolk council has healthy reserves in general fund but has small number of reserves in the HRA.

- There has been lots of campaigning to central government about HRA business plans and why they are going in downward direction. In 2012 we took out a loan to buy our homes and then we were able to keep the rent. This was based on the rent increases over the next ten years- however this didn't happen. Many councils have felt the struggle as the rent did not go up like they promised they would. We are not able to maintain a balanced budget, like other councils. Babergh is in a slightly better position in which they have more of balanced budget.
- If we look after properties in a planned way, we save more money than if we just rely on responsive repairs.
- Social Housing Decarbonisation Scheme: The councils were given 3million pounds from government to retrofit our properties. We will be looking at properties with scores EPC scores of D,E,F's. we have a programme ongoing as we have receive funding last year from the ministry last year to help us retrofit properties that were not energy efficient.
- Current challenges that could impact HRA business plans: Stock condition survey, where we carry out our inspection on every single property to establish if they are "decent" which is based on the age and condition of the components of the building
- Revenue- we pay interest on the debt and that comes out of revenue account. This pays for all of our front line services. So the more interest we pay, we less we can pay on our front line services.
- If we were to develop at the moment, we would have to borrow more money. All development costs are front loaded and could take 2/3 years to build up a site and start making revenue form the properties. We would then have to pay interest on the borrowing. Government are funding schemes to 100% of the development costs and therefore we cannot rely on this to develop more homes.

What can we hope for in the future to help the HRA:

- That the Government look at the rents from 2012 and look at what they could have been if they kept promises in regards to rent increase, and give us some compensation for that.
- 5% increase tolerance on new build tenants. We have the opportunity to do this with sheltered scheme and could raise £25 million.
- Stock rationalisation- look at the stock that is losing money, and if we sell these and we can buy properties that are more efficient and give us a return.
- More sustainable government grants, however this message has not come out of central government.

LP: when we sell a property, does that money go to the HRA, and can this then be used to maintain homes?

DF: yes it does go to into HRA, however it depends on the grant used to buy the house.

Cllr Winch: Rents don't cover our costs; we are going to carry on investing and make sure the properties are invested in.

2. ASB scrutiny- Overview and Scrutiny Update

The Overview and Scrutiny committee were presented the recent ASB scrutiny work the tenant board undertook as well an update of the Tenant Handbook recommendations.

Recommendations:

- 1.1. That the Overview and Scrutiny Committee commends the work undertaken by the Tenant Scrutiny Board and is assured that this work is meaningful and that tenants are successfully influencing services.

- 1.2. That future Tenant Scrutiny Board reports presented to the Overview and Scrutiny Committee contain data on meeting key performance indicators and tenant satisfaction measures.
- 1.3. That Officers further review the 'Our Tenants' webpage to ensure that all appropriate information is included, such as support for overall tenant wellbeing.
- 1.4. That the Tenant Handbook is amended to outline accessibility adjustments and the different languages available at the top of the document.
- 1.5. That the Joint Overview and Scrutiny Committee supports Tenancy Services' business case for procuring up-to-date housing management digital solutions.

DW: Thanks all those who were involved

3. Complaints Scrutiny

KL presented a draft plan on how we will progress with the complaint's scrutiny project. The tenant board will conduct a preliminary review on Complaints data to pinpoint what part of the complaints process needs to be scrutinised. This will be discussed at the next meeting

Action: KL to send out data for the Tenant Board to review after the meeting.

David White talked around our Complaints policies and procedures:

The council have a Complaints, Compliments and Comments Policy that we use ensure we are following our complaints process. We also have the Local Government and Social Care Ombudsman and the Housing Ombudsman. There are very similar requirement in regards to response times and investigation times. There is a requirement to ensure we have a published policy in place, which includes two stages for a complaint before it goes to the Ombudsman.

The Government “make things right campaign” changed the way that social landlords and tenants look at complaints. If you live in social housing and you have an issue with your home or your landlord, you can take steps to make things right.

In every tenant newsletter and survey we send out, there is a link on how to make a complaint. We should be sign posting tenants to make a complaint if they are expressing dissatisfaction with our service. We can learn from these complaints and improve the service we provide.

PW: in CS we sign post people on how to make a complaint or take it over the phone.

We have a housing only compensation policy, which has been created with the Housing Ombudsman’s guidance in mind. Compensation isn’t always financial, this could be “putting right” what we did wrong. If a tenant suffered a financial loss due to our negligence, a tenant could claim on that loss (but it must be demonstrable). There is also compensation on non-demonstrable loss such as wellbeing and length of time. We paid out a lot of compensation last year due to a poor repairs service, however this is a lot less this year as we improved our service.

We also have to report to the Social Housing Regulator and the Housing Ombudsman our complaints performance every June. We send them information about the number of complaints, TSM perception score and time scale with complaints. Our response times have drastically improved over the last year.

If a tenant is dissatisfied with a complaint response, a tenant can escalate their complaint to the Housing Ombudsman who will then investigate the complaint. If the Housing Ombudsman upholds five or more complaints, this is recorded in the Housing Ombudsman’s annual report.

LP: what is the reason for the highest amount of complaints?

DW: Repairs but that's not unusual. We also get a small number of complaints about ASB or handling a tenancy case such as assignment or succession.

CJ gave a compliment around CS who took a call today.

4. Greater Places and Community Action Days

- Funded across both Babergh and Mid Suffolk to make tenant-led improvements to communal spaces on HRA owned land in our communities.
- Currently 7 large projects:

Mid Suffolk – Gainsborough Road - Stowmarket

Babergh – Blackfriars, Sandringham Court, Cavendish and Minden, Elizabeth Court (Sudbury), Rede Way (Great Cornard) and Gayford Court (Hadleigh).

- Large projects going through our procurement process but there are also a number of smaller ones which don't need to.
- We have a project manager in place so we should start seeing improvements made to these areas this year.

Community Action Days

- First Community Action Day of the year took place last month in Holbrook
- We will be doing CAD's in Long Melford, Mendlesham, Great Cornard, Eye, Stowupland, Sudbury and Stowmarket
- We will be running door knocking days on Saturdays at Bramford and Sudbury. These areas are selected by areas with the biggest data gaps.

LP: who finds out about the days?

KL: the tenants who live on the road, the local Councillors and our housing teams

5. Any other business

- Parliamentary launch of Stop Social Housing Stigma:
- 6.15pm on 19th May. Attlee Suite in Portcullis House
- LP cannot access TPAS- **ACTION: GM/KL to investigate for next meeting**
- Ipswich Borough Council will be meeting with colleagues from Babergh and Mid Suffolk District Councils to share their learning of their Regulatory inspection
- Meet the Housing Ombudsman session- 15th April

-----Meeting Closed 19:16-----