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# TENANTS NEWSLETTER

## Summer 2019

### Consultation with residents

CHISEL held a consultation event on May 18th, led by Board members, on the financial challenges and choices facing CHISEL, which was attended by 40 tenants and other residents.

The meeting had three aims:

- share information with tenants and other residents
- seek residents' views and ideas
- sound out residents on next steps.



Self-build tenant Errol Hall presenting to the meeting

### CHISEL AGM

**New date!**

The AGM has been moved to the evening of:

**Thursday  
 Sept 26th**

Refreshments and snacks provided.

We will write to all tenants with details closer to the time.

The meeting covered

- CHISEL's current position
- Options being explored
- Addressing residents' concerns regarding these options
- Who and what is the Regulator of Social Housing?
- CHISEL Finances - 30 Year Plan
- A presentation by one self-builder
- What do tenants want the board to consider?
- Next steps

CHISEL are focused on finding a solution to these challenges. See page 2 of this newsletter for a fuller report on the meeting.

**CHISEL assure all tenants that your homes are safe. Whatever happens with CHISEL in the future, you as a tenant will not lose your home.**

# Tenant Consultation Meeting - 18th May

CHISEL held a consultation event led by Board members, on May 18th, which was attended by 40 tenants. Staff members were also present and made a welcoming contribution to the event.

Board members described CHISEL's current situation to tenants. They showed how if nothing was done CHISEL would experience financial difficulties in about 5 years' time. The main reason for this was that spending on maintenance of properties was expected to be more than CHISEL's income, once other running costs had been taken into account.

Ideas about what CHISEL could do were described. The main plan being a combination of changing the timetable for carrying out maintenance, reducing maintenance spending by 10%, disposing of a student house in Brighton, phasing out rent discounts for self-builders and taking out a new loan in a few years' time.

The role of the Regulator of Social Housing was explained, so too the possibility that CHISEL would have to merge with another housing association if it could not show that it could make its finances work.

Since the meeting the Regulator has responded to CHISEL by asking for more information about its financial plan. It has also stated that permission from the Regulator for reducing discounts could need the consent of the Secretary of State (the government really).



Board members Steve Beard and Dave Shiress presenting

Some of the more general comments that tenants made were:

- Whether surveyors have overestimated the cost of repairs to self-build properties (it was confirmed that figures had been checked by an independent surveyor and that the financial plan itself had also been double checked)
- That CHISEL should have carried out the stock condition survey that showed there was a problem sooner than it did
- That there have been problems with the cost and efficiency of repairs (tenants with particular problems were able to see staff after the meeting)
- Whether self-builders could take more responsibility for their homes
- The need for CHISEL to continue informing and consulting with tenants (Board members confirmed that CHISEL was committed to this).

There was an understandable focus on the self-built properties that make up almost a third of CHISEL's homes. This was because:

- The cost of repairing these homes is higher than other homes
- The idea of phasing out the discounts on rents has been put forward (though CHISEL expects this to need government permission)
- Tenants were aware that some sounding out of other housing associations about transferring some of the self-build schemes had taken place (the soundings out confirmed that this was not a realistic option).

It was confirmed that putting up other tenants' rents beyond the formula permitted by government (minus 1% for 2019-20) was not an option being considered. It was felt that this was not fair, and that permission to increase all rents beyond the government formula would not be given.

Errol, a self-build tenant from Nubia Way, put forward ideas for how self-builders themselves could take on some responsibility for repairs in order to help CHISEL reduce these costs.

We continue to welcome feedback and to answer tenants' questions. All communications will be shared with the Board. The next Board meetings are scheduled for 4th July, and 12th September, with the AGM happening on September 26th.

# CHISEL Membership Temporarily Closed

CHISEL's Board has agreed to carry out a review of its Membership Policy and in the interim whilst this is taking place, we are suspending taking on any new members (shareholders) until December 2019, in order that we can undertake this review.

We are really reluctant to suspend shareholding membership, but we've had legal advice that as a Board we have a duty to protect the charitable objects of the association. Allowing the conduct of the association to be directed by its beneficiaries (the tenants living in its properties) through effective control of the shareholding body would be in breach of our duties.

We've recently received a large number of applications from one group of tenants and if these were all accepted, the Board thinks that the overall membership would be skewed towards this group of tenants. This would not be in line with our Membership Policy as our aim is to achieve a balanced mix of shareholders.

Currently we have 41 shareholding members:-

22 tenant members, of whom 14 are self-builders, and 3 are tenant Board members.

14 Independent members, of whom 8 are current Board members.

5 Corporate members (Diggers Self-Build Co-op, Roxborough Self-Build Co-op, Flamenco Housing Co-op, Three Boroughs Housing Co-op, and LFSA).

In reviewing its Membership Policy CHISEL will be looking at various options. These will include:

- whether there is a fair way to ration applications from one group of tenants,
- whether to restrict membership to one person per household
- whether to allow an open membership but somehow restrict voting rights - which would require changes to our rules as well as the membership policy
- how to treat people who are CHISEL tenants and members of Co-ops that manage CHISEL properties.

Tenant views will be sought as part of the review process. We are in the process of setting up a Membership Review Group which will begin reviewing the Membership Policy, after the AGM at the end of September. The group will report back in the first instance to the Board, and the Operational Scrutiny Committee will be part of the review process.



The Board regrets having to suspend new membership and assures tenants and other shareholders or potential shareholders, that CHISEL remains committed to tenant involvement and to being open and transparent.

There are other options available for tenants to become actively involved with CHISEL, especially through our Operational Scrutiny Committee (OSC) which is looking to recruit members.

CHISEL adopted the National Housing Federation Model Rules on 25th September 2003. Under these rules the Board is required to review and publish its policies for admitting new shareholders and shall only admit new shareholders in accordance with these policies. The review of this policy is extremely important in resolving some of the issues we currently have with shareholder applications.

Louise Owen, Chair of CHISEL

## Departing staff member at CHISEL

Shuk-Ling Hou (Finance Officer) is leaving CHISEL at the end of July, after 10 years. Her workload is passing to our newest member of staff, Shirley Skyers, who has been working with Shuk-Ling for several months.

*Why did you come to work at CHISEL in 2009?* I wanted to work part-time, to have more time for family responsibilities.

*What are you moving on to now?* First, I'm going to travel in Central Asia. When I get back, I'm going to landscape my garden, tend my wormery, and pick up again with Chinese writing, guitar - and hopefully piano as well.

*What do you think your biggest success has been at CHISEL?* I have been doing a backroom job, so my role has been to keep things organised. I have tried to be an anchor in the office through many changes.

*What have you most enjoyed at CHISEL?* Learning about social housing, which was new to me when I joined. I feel I have come to understand our society better - and have seen many changes in those 10 years.

*Do you have any parting thoughts for CHISEL residents?* Always remain calm and see the bigger picture. Anything is possible.

**All of us at CHISEL thank Shuk-Ling for her 10 years of dedicated work, and wish her the best for the future.**



## Lowther Hill residents clear the decks (and the undercrofts)



Residents at one of CHISEL's self-build schemes worked together to remove an accumulation of wood and other combustible material from under and around their houses. This is part of our work with residents to make homes safer from the risk of fire.

CHISEL provided a very large skip which was filled up over the course of the weekend.



## WHO'S WHO IN CHISEL:

Managing Director:	Pauline Goodfellow (3 days pw: various)	director@chisel.org.uk
Operations Manager	Carmen Clarke (4 days pw, Monday-Thursday)	operations@chisel.org.uk
Housing Officer (Repairs)	Andrew Logan (4 days pw, Monday-Thursday)	repairs@chisel.org.uk
Finance & Income Officer	Shirley Skyers (4 days pw: Monday-Thursday)	rents@chisel.org.uk
Co-ops & Tenants Officer	Mark Allan (2 days pw: Monday & Thursday)	involvement@chisel.org.uk
Finance Manager	Nigel Spice (2 days pw: Monday & Thursday)	financemanager@chisel.org.uk
Finance Officer	Shuk-Ling Hou (2 days pw: Wednesday & Thursday)	financeofficer@chisel.org.uk