

Housing chief executives - WhatsApp summary

May – June 2024

A note to readers

These notes summarise recent discussions on Campbell Tickell's WhatsApp group for Chief Executives of housing associations and ALMOs across all four UK jurisdictions and the Republic of Ireland. A full summary of discussions from the inception of the group is available on request.

This is a closed group, open only to CEOs in housing associations and ALMOs. It currently has around 250 members.

While discussions are confidential and unattributable, members of the group are keen for the content themes and issues to be shared widely to assist with broader understanding.

Please note:

The following digest highlights matters that have been discussed in the group. None of the content should be treated as representing the collective views of the group as such, or be attributed to any of its members. The group is an information-sharing forum and not a policy-making body.

Contact us

If you are a housing CEO who would like to join, please email james.tickell@campbelltickell.com or greg.campbell@campbelltickell.com.

For any media enquiries, please email Zina.Smith@campbelltickell.com

Latest highlights, May – June

Loans to subsidiaries and debt service cover

1. Questions were posed regarding the experience of parent organisations making a loan to a for-profit subsidiary to enable gift aid to be paid. Members shared their experience in lending to for profit subsidiaries for development purposes. Other members shared that any surplus is gift aided and loans are made on full commercial terms to satisfy regulatory bodies like the RSH. Members discussed the need for careful consideration of the use of social housing assets in such transactions and another member communicated that they have an intra-group agreement in place to safeguard social housing assets.
2. Members also discussed the difficulties smaller providers are facing. There are challenges with restrictive debt service cover loan covenants imposed by banks with members expressing that these restrictions are causing significant operational challenges. Members in similar positions shared insights with others and discussed considering refinancing options to mitigate the impact.

Legal fees and subject access requests

3. Members expressed concerns about observed significant increases in legal fee hourly rates from solicitors. Members discussed solutions and some shared that they participated in a marketing

exercise with other housing associations to enter into a collaboration agreement with a legal firm to ensure price certainty.

4. The growing trend of solicitors submitting subject access requests (SARs) with disrepair claims, was raised. Various members expressed their difficulty with managing to resource this, especially for smaller organisations. A robust approach to handling SARs was shared which focuses on emphasising that personal data does not include emails and property data is not covered by the GDPR legislation. Many members expressed an interest in learning more about this approach and Campbell Tickell committed to organising a seminar to discuss handling SARs.

Retrofit and maintenance

5. Inquiries were made about the ease of applying for a retrofit credit scheme which is currently on offer, especially for a small Social Housing Decarbonisation Funded programme. Other members expressed interest in the fund and a member shared that they found the process easy and worthwhile which was later supported by other members suggesting the process was straightforward and beneficial.
6. Practices surrounding smoke detector maintenance were discussed concerning ongoing checks once a tenant is in place. One member explained that they understand legislation covers the provision of detectors but not checks. Members offered good practice examples where they utilise dynamic repairs scheduling systems for their internal repairs team jobs with positive outcomes.

Consumer standards self-reporting

7. Members discussed the process of self-reporting issues to the Regulator of Social Housing (RSH), particularly focusing on the timing and the importance of having a robust plan to address the issues. Experiences were shared, providing advice on when to self-report, and the new consumer regulations and interpretation of 'material' issues that trigger the need for self-reporting were discussed.
8. Members shared the newly published guidance on materiality to assist with these questions.

Service charge and other costs

9. Members discussed the complexities and steps involved in obtaining UK Visa Sponsorship for new employees and expressed concerns about costs and management. Members have some experience with the process but concluded that the process relies heavily on the employer to ensure appropriate checks and balances have been undertaken.

Sharing policies, resources and contacts

10. The group continues to be a place for members to share policies and strategies. Shared policy examples related to ICT, GDPR and data retention.
11. The group is also a space for members to ask for recommendations on service providers and networks. Requests were made for AI and GDPR experts and offers were put forward for people to speak to members Digital Lead and ICT manager.
12. Members expressed their interest in understanding approaches to benchmarking ICT spending, and contacts were provided to join Campbell Tickell's Chief Information Officer (CIO) WhatsApp group. This latter group has discussed issues affecting CIOs including procurement and delivering new housing management IT systems. (CIOs are welcome to contact James Tickell or Greg Campbell to join the group.)
13. Members were asked their opinions on the ease of use of the Rubixx Housing System and alternative scheduling software currently in use with other members.

14. Members took time to welcome new members and identify who would be attending the Housing 24 Conference (Ocean Media Group) in Manchester in June or The Housing Community Summit (NHF and CIH), in Liverpool in September.
15. Members also shared thought-provoking articles, podcasts, events and book recommendations on such subjects as affordability in Holland, challenges the police face dealing with suspected domestic abuse, the rise of homeless families, AI in social housing, and 1950s planning and building of estates.

Group members commemorated the life of Andrew Taylor, former CEO of Sutton Housing Partnership and Gravesend Churches HA, interim CEO of Tower Hamlets Community Housing, former Board member and interim CEO of YMCA Downslink and most recently Kensington and Chelsea Tenant Management Organisation post-Grenfell. Members reflected fondly on Andrews's career and impact on several members of this group. Andrew Taylor's funeral took place on Tuesday 25th June at Horley Baptist Church, Horley.