



# bulletin



TAROE & NFTMO representatives with the CCH's Nic Bliss and Blase Lambert at the excellent Burrowes Street TMO in Walsall

## THE TENANT MOVEMENT SPEAKS

In an unprecedented move, representatives from the CCH have recently been working in partnership with the two other national tenant organisations - Tenants and Residents Organisations of England (TAROE) and the National Federation of TMOs (NFTMOs) - to develop a strong and disciplined national tenant voice.

Whilst all three organisations are committed to remaining independent organisations representing their specific areas of interest, they have particularly come together at this time to respond to current Government consultations on the future of tenant empowerment, on future regulation of social housing, and on the development of the *Homes and Communities Agency*, the new Government super agency that will take on the responsibilities of the Housing Corporation, English Partnerships and other Government housing functions.

CCH Chair Nic Bliss said "our meeting with the two other national tenant representative bodies has big potential. It's the first time that tenants in England have been so united and so disciplined. This is long overdue. In spite of government policy initiatives, there are still far too many landlords who are light years away from any kind of meaningful arrangements to empower tenants to get involved in decision-making. In the 21st Century, this needs to change now".

More on our joint responses inside this newsletter.

## Is this really a CCH Bulletin?

Long term CCH members will no doubt be astonished at the arrival of a CCH Bulletin! It's been a long time since we published our own separate newsletter. This was partly because our newsletter has lived inside the NFTMO newsletter for the last few years, and partly because we are volunteers who just didn't have the time to get it together. The latter reason was probably closer to the truth. But in a spirit of new found enthusiasm and dogged determination, we have decided that we need to be getting our own newsletter out again! We think it important that there is a publication out there specifically for housing co-ops and mutual housing organisations. Hope you like it!



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OPEN communities



# co-op bulletin

## Mutual Home Ownership project given go-ahead

Back in the summer of 2006, we reported on a new model of permanently affordable intermediate marketing housing – Mutual Home Ownership – being developed by CDS Co-operatives. The latest news is that one of the pilot schemes at Cashes Green in Stroud has now received the go ahead from English Partnerships, the government's regeneration agency. As it is such a unique project this is subject to approval from the Housing Minister, Yvette Cooper, which is anticipated soon.



The new type of co-operative is called a 'Mutual Home Ownership society'. It will help households on average incomes, who are excluded from the housing market by rising house prices, to own an equity stake in the value of their home.

The cost of the land on which the homes are built is taken out of the market and held, as a community owned asset by a community land trust. Residents only pay for the cost of building their homes, making them affordable for people on average incomes.

English Partnerships will work with CDS Co-operatives and the local community land trust, Gloucestershire Land for People, to develop the pilot project on a former hospital site at Cashes Green that has been derelict in the heart of the community for over 14 years. 77 new homes will be built on the site, 50 of which will remain as affordable housing in perpetuity, cross-subsidised by the sale of 27 properties on the open market.

CDS Director David Rodgers said; *"It is great news that English Partnerships are supporting the development of a co-operative, community led, sustainable approach to affordable housing provision."*

For more information on community land trusts and Mutual Home Ownership see [www.cds.coop](http://www.cds.coop).

**CDS Co-operatives** is a secondary co-operative and specialist registered social landlord controlled by the primary co-operatives it serves. Our aim is to support members to control their co-operative and to maintain their independence

### Our standard housing management service includes:

- Accountancy and administration
- Tenancy management
- Rent arrears control
- Allocations and lettings
- Committee support

### We can also provide:

- Responsive maintenance
- Development
- Estate and building management
- Planned maintenance
- Consultancy services

If you would like more details please contact our business development manager, Watkin Morgan, on **020 7397 5741**



3 Marshalsea Road  
London SE1 1EP  
[www.cds.coop](http://www.cds.coop)

## The Greening of Sanford

Sanford Housing Co-operative is going green. The co-op, located in South London and one of the oldest housing co-ops in the UK, has implemented plans to cut its carbon emissions by 60%. The total cost of these works will be around £230,000 and has been part funded by the Energy Savings Trust, EDF Energy Green Fund and Bioenergy Technology. The first phase consisted of three main projects; replacing gas heating with bio-mass heating alternatives, insulating cavity walls and introducing solar hot water heating systems. *"This is the first time in the country that an existing whole street has been refitted using sustainable energy"* said Gail Bamford, co-op member and the co-ordinator of the C60 Project Team.



In addition to the main project the co-op, with the assistance of Mark Langford from CDS Co-operatives, is also introducing green training and awareness programmes, replacement of all light bulbs for more energy efficient ones, changing traditional extractor fans to humidistat ones, use of eco paints, rainwater collection and renewal of dormer windows with automatically controlled ventilation. The co-op has also installed monitors to show how much energy each household uses so they can compete in reducing energy use. Altogether the schemes are expected to reduce the street's carbon dioxide emissions by 136 tonnes annually.

The C60 Project is an impressive and innovative scheme from which other housing co-ops can learn. For information, free consultancy advice, practical support and training on reducing your carbon emissions see The Co-operative Carbon Challenge at [www.cooperatives-uk.coop](http://www.cooperatives-uk.coop).

# Gateway number two opens



become Community Mutuals (the Welsh equivalent of Community Gateway). Tenants and officers from most of these groups (pictured left) used the launch as an opportunity to meet and form a Community Gateway and Mutual networking group.

Developed by the co-operative movement through the CCH, the Community Gateway model is becoming a leading player in tenant owned housing associations. Nic Bliss, CCH Chair said, "Community Gateway is leading to better quality decision-making, increased hope and sense of belonging. Community Gateway challenges everyone who provides services to do so with people and communities at the heart of decision-making. We welcome Watford Community Housing Trust to the co-operative movement, and look forward to their tenants showing as Preston tenants have already done the difference that tenant control makes to the quality of life for some of the most vulnerable people in our society."

September 2007 has seen Watford Community Housing Trust (WCHT) become a Community Gateway. Following a yes vote at the end of last year of Watford Borough Council tenants over transfer to the tenant membership based WCHT, the setting up of the next Community Gateway is the culmination of many years work by Watford tenants and staff.

Chris Blackett, Chair of the Gateway Committee, the tenant body leading WCHT, said "We chose Community Gateway because it was a tenant membership organisation which will

*allow us to democratically own our homes and work with our staff to make decisions about the future."*

With over 1,500 of the 4,500 Watford tenants already signed up as WCHT members, WCHT joins the Preston Community Gateway Association as the second Community Gateway. It is anticipated that Greenfields Community Housing in Braintree, and Phoenix Community Housing in Lewisham will also become Community Gateways shortly. In Wales, RCT Homes in Rhondda Cynon Taf and Bron Afon Community Housing in Torfaen are also shortly to

## Management Services

**We have been providing advice and management services to small housing organisations in London and the South East for over 20 years. The services we provide include financial planning, administration, housing management, finance and maintenance.**

Organisations receiving services from Co-op Homes remain independent and in control of their own affairs. Support can be provided if you have no staff, or if you have existing staff, but need to fill in the gaps to provide a complete service. Our services will help you ease the burden on committee members, achieve high levels of tenant satisfaction and ensure regulatory compliance.

For further information contact: **Alan Sheerins at Co-op Homes, The Market Building, 195 High Street, Brentford, Middlesex TW8 8LB, Tel: 020 8568 4112, Fax: 020 8568 4037, Mobile 07720 701939 Email: alan@coophomes.coop**





## Talking to the Government

The CCH has recently responded to three sets of Government consultation. The first two were the Communities & Local Government consultations entitled “Tenant Empowerment” and “Delivering Housing & Regeneration: Communities England and the future of social housing regulation” (a somewhat snappy title made even stranger by a decision that has been taken not to call the new housing agency Communities England). We responded to these consultations with our partners TAROE and the NFTMOs.

Key points in our joint responses were:

- the policy balance between individual owner occupation and rented housing in the UK has led to an unsustainable housing strategy. There is a need to make social housing an attractive sector of choice for people in England, by making it community controlled.
- there is a need for a considerable step change in culture to ensure tenant empowerment is built into the fabric of social housing. Introducing effective tenant empowerment programmes will lead to improvements in services to and the quality of life of tenants.
- we particularly pointed out that it is unacceptable that a Government consultation paper entitled “Tenant Empowerment” should not refer to the housing co-op sector, and we particularly pointed to Government Minister Hazel Blears’ recent comments in support of small scale community initiatives and specifically comments made in favour of co-operatives
- we welcome proposals to make the process to set up tenant

management organisations easier for council tenants, but again we call for the Right to Manage to be extended to housing association tenants. NFTMO Chair Terry Edis said, “unfortunately experience tells us that most housing associations are unlikely to support TMO developments on a voluntary basis”.

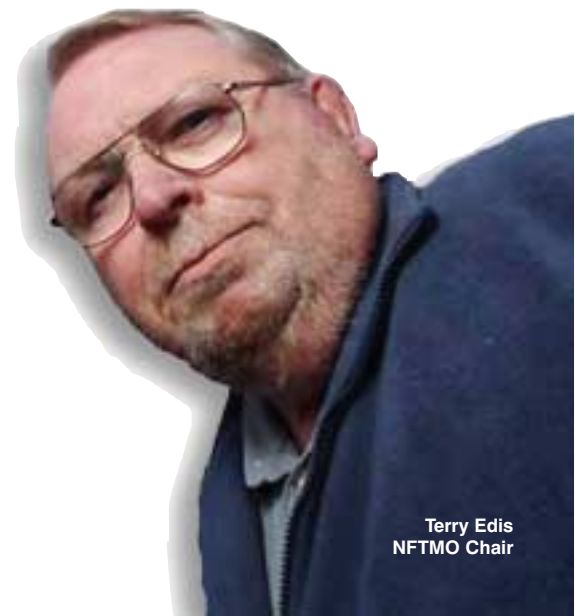
- the Cave Review had recommended the establishment of a “National Tenant Voice” as a precursor to relaxing regulation on social landlords (ie. the theory being that if tenants were more involved in decisions, there would be less need for regulation). We support the development of a National Tenant Voice project to build and strengthen the existing network of tenant representation. We do not support the establishment of a new National Tenant Voice organisation, unless it is controlled by democratic and representative national tenant organisations. TAROE Chair Michael Gelling said, “We know that there is work to be done to create a fully representative national tenant movement. We want to build a platform to give a genuine voice to tenants.”
- we see the establishment of Homes and Communities Agency as an opportunity to embed tenant and community empowerment into the fabric of the social housing sector. We are also of the view that the three national tenant organisations should be at the heart of the new regulator.

We await with interest the Government’s responses to our submissions, but we have been pleased that our discussions so far with CLG officers and with a range of other stakeholders have largely been positive.

The third response was to HM Treasury consultation “Review of GB co-operative legislation”. As well as consulting on rules relating to credit unions, this consultation was considering Industrial and Provident Society rules. Pressure from the wider co-operative movement had brought about this consultation, and so we were happy to support them in responding to the consultation. The consultation document had highlighted that 645 UK housing co-ops, with just over 40,000 members, have an estimated turnover of £98 million, making it the fourth largest UK co-op sector.

Our general response to the consultation was that changing IPS legislation is unlikely to particularly help the development of the housing co-op sector, and that it needed specific policy initiatives to develop co-op housing.

Our full responses to the consultation papers can be found on our website at [www.cch.coop](http://www.cch.coop)



Terry Edis  
NFTMO Chair

# Yippee a new service for our housing co-op members

**Has your co-op ever had any problems with its governance? Could your complaints procedure benefit from someone independent helping you out? Is your business plan (please don't say what business plan) in need of some external scrutiny? Could you do with some independent support from an organisation that cares for and knows about housing co-ops?**

Well, by popular demand, the CCH is now providing a service for our members where we can provide independent support for co-ops to get through difficulties, or to help co-ops re-examine where they are at. Unfortunately this service has to be paid for, because the types of problems involved here usually require time and people with good skills to help deal with them. But at least if you want this sort of support, you will know

that you will get someone working with you who knows about housing co-ops, and who wants them to succeed as housing co-ops.

As it happens, the CCH has always tried its best to provide support to our member housing co-ops when they get in touch with us. Its one of those areas where we do a lot of work, but people don't get to hear about it. But the sorts of things we have and are doing includes:

- giving co-ops policy advice. You can find various model policies on our website
- independently examining complaints issues
- advising co-ops about Housing Corporation regulatory issues

- putting co-ops in touch with people with regards specific advice, for example, we are currently discussing with Co-ops UK, the national representative body for the co-operative movement, how we might be able to provide housing co-ops with specific advice on IPS rules

We'd like to stress that we aren't and don't want to set ourselves up in competition with other agencies. We aren't about to provide a permanent support agency service. The help and support we can provide is of a temporary nature to deal with specific issues.

So if you want our assistance, please get in touch with us.

## The co-operative movement

Did you know that in 2007, the UK's co-operative movement is made up of over **4370** jointly owned, democratically controlled businesses, owned by more than **11 million** people, **1 in 5** of the British population, contributing over **£27 billion** in turnover and **£8.5 billion** in assets to the economy?

That's something CCH representatives Christine Howarth and Nic Bliss found out at Co-op Congress 2007 held in Brighton in June. Most of the debate at Congress centred around current discussions of the retail co-ops (ie. the ones that own the shops) merging into one national co-operative. However, Congress did take a sidestep to pass a co-op housing motion proposed by the CCH supported by CDS Co-operatives and the Co-op Group's South East Region. This motion will mean that 2008's Co-op Congress will have to receive a report on progress made in

developing the co-operative housing sector.

These themes have been further developed at the Co-op Party's annual conference celebrating its 90 year existence, at which the CCH held a stand with CDS Co-operatives.

More directly relevant to the housing co-op sector, the CCH is currently discussing a joint membership deal with Co-operatives UK, the representative body for the co-operative movement. Under this deal, co-op housing organisations will be able to affiliate to both the CCH and Co-operatives UK in one package that is much cheaper than if an organisation was to affiliate to both separately. Various benefits will be on offer from membership of both organisations, but of most importance, by affiliating to both the CCH and Co-ops

UK, housing co-ops will be demonstrating their support for the Co-operative movement as well as just the housing co-op movement.

We will be sending out information on this joint membership package shortly.



CCH representative and CDS Co-operatives Marketing Director, Jane Cameron, and Glyn Thomas, Board Member of CDS Co-operatives and WCHT – at the Co-op Party Annual Conference



# bulletin



Margaret Cope from Paddock Housing Co-op, Wendy Walsh from Castle Vale Community Housing Association, and the CCH's Nic Bliss on the platform at the conference



Julie Fawcett speaking at the CCH/NFTMO conference 2007

## Things we should ha

**Yes – so if we had been on the ball putting out newsletters regularly we'd have already told you about these things. But we didn't and so here it is!**

Firstly, there was the *Involving Tenants in Decision-Making* conference, way back in February. This was a conference the CCH arranged for housing association and housing co-op tenants to consider the Housing Corporation's Resident Involvement Strategy. We wanted the conference to be free for housing association tenants, because we were concerned that housing association tenants were not being given enough opportunity to feed into the consultation. So the conference was fully booked with over 100 tenants attending from 34 housing organisations registered with the Housing Corporation. But we could have filled the conference 4 times over, so great was the interest amongst housing association tenants to participate in discussions.

The conference led to our response to the Corporation's consultation and this can be found on our website at [www.cch.coop](http://www.cch.coop).

But what housing association tenants were telling us on that day was that, whilst there are some associations doing good work, most are doing very little to support their tenants get involved in decision-making and the Corporation's Resident Involvement Strategy will struggle to change that.

These and many other themes continued on into our joint annual conference, held this year at Blackpool's Norbreck Castle Hotel on a sunny and hot weekend by the sea in June with our partners, the National Federation of TMOs. The conference was attended by **310 delegates** (including 28 children) from housing co-ops, tenant management organisations, Community Gateway Associations, support and agency staff and others.

Overall it was a successful conference, but there were some problems with the venue. A sprawling and faded chocolate box venue something akin to Butlins, the Norbreck was not an ideal venue, not least because we were sharing it with the eclectic mix of an Elvis lookalike convention and a marines reunion.

Highlights of the conference included:

- the conference voting to dump arrogant paternalistic housing association Chief Executives; poorly performing Councils (as represented by their patron saint Dame Shirley Porter); the Government; and the Housing Corporation into Room 101 (whilst the excellent Bloomsbury EMB, Watford Community Housing Trust and Rainbow Housing Co-op all successfully avoided such an ignominious fate).
- Julie Fawcett addressing the conference as the tenant board member of the Housing Corporation. Julie, herself



Susan Leask & Carol Ballard from Cathedral Mansions Housing Co-op in Liverpool



Adeleke Adeyemi from Holland Rise & Whitebeam Close TMO running the inspirational involving young people workshop

# we told you about....

a veteran of the tenant controlled Stockwell Park Community Trust in London and free for the day from Corporation handlers, delivered a passionate address in support of community empowerment.

- a dazzling array of 28 workshops run by a number of excellent facilitators over the weekend, covering everything from business planning to parish councils, from changing the us and them culture of housing associations to negotiating TMO management allowances, from choice based lettings to a European tour of tenant control, from the practical to the more esoteric.
- the “brilliant” (in the words of one delegate) study trip to Preston Community Gateway.
- the multi-generational and community based Quinton Community Choir (a happy diversion in the afternoon for many conference delegates).
- the conference’s networking discussions that led to conclusions that there is an ongoing need to unite the tenant movement; a need for the CCH and NFTMO to do more to promote community controlled housing; that local authorities should have a statutory duty to promote community control; and that we should have a young people’s conference running alongside our main conference.

Overall it was a successful weekend, but it illustrated two ongoing difficulties for us in organising our conferences which we need to run by you:

1. our members and delegates want to pay low fees for the conferences. This limits the quality of the venue we can use. There are two ways we could use a better quality venue - by either upping the fees, and/or by making the conference larger by incorporating a wider tenant audience.
2. some of our members prefer more intimate conferences like those held separately by the CCH and NFTMO in 2006. However, this approach conflicts with what delegates were telling us about the need to develop a stronger tenant movement, particularly so that we can promote community control more widely. We can’t do this by holding small inward looking conferences. If anything, to really promote our message widely, we need to be holding conferences that attract a much wider body of tenants to our conferences so that we strengthen the tenant movement, because it will only be as a robust tenant movement that we will get the national support that community controlled housing should have.



## Caught between a **(Northern)** **Rock** and a hard place?

I had a bad dream last night. Someone was designing a housing system. They were saying:

- “everyone’s got to sort out homes for themselves. You have to come up with all the money you needed to buy and look after your home.
- and the way you’ll do this is by borrowing money from banks who won’t be able to tell you how much it costs to borrow the money. And those banks will encourage you to borrow as much money as possible, and they don’t even want you to pay the money back just yet, because that’s the only way that anyone could afford to live in these homes, and because – hey, this way they can make more money out of you...
- ... at least until it ends up that everyone’s borrowing money that no one has, and the whole system starts to collapse.
- then your roof will start to leak and you’ve got to pay for that to be
- mended. But you won’t be able to afford that so it’ll become a much bigger problem.
- then the value of your home will stop rising, which means that you can’t sell yours and buy a new home, which means you can’t afford to pay the money you borrowed off the banks. In which case, you have to move out of your home.
- but we’ve got to keep this system going because the people who designed it are doing very well out of it thank you very much. We already own our homes. We’ve speculated to accumulate and have made loads of money, and now we can afford to live in homes that are much bigger than what we need.
- oh dear ... but we forgot that we had two or three kids who now need somewhere to live ...
- oh well – I guess they can just join the queue of people trying to get some of the few homes we’ll build

for people who can’t sort things out for themselves, where nice people will make all the decisions about where you live, where you work, how much money you’ve got, and how your neighbourhood and community will work.

- oops – we’ve just realised that we’ve spent so much money trying to prop up people buying their homes, because that’s the only way it’d work, that we haven’t got enough homes for everyone to live in.
- oh dear. Obviously the problem must be something to do with the few homes we’re building for people who can’t sort things out for themselves. Let’s get a professor to look into it.”

Then I woke up and realised it was all a dream. I was thankful that I live in a housing co-op, where I pay my rent and everything is sorted and I can live in my home safely and securely, and I get to decide how it all works with my neighbours.

## Tell us about yourselves

I guess we’re quite happy just to talk at you in these newsletters, but hey – it’d be much better if co-op housing organisations out there started talking to us as well! We’d like to feature things that people out there are doing. Oh and check out our website, if you have a website yourselves tell us about it and we will put up a link on ours.

We know there are all sorts of stories going on out there that are interesting – the housing co-op that got its homes hit by the Birmingham tornado sorted before everyone else; housing co-ops building new homes (there are a few); housing co-ops just holding a funday, anything with a community feel, or just stories about housing co-op members helping each other out – tell us about it (and give us photos if possible), and we’ll probably include it in the next newsletter.