



Helping London Co-ops Work Together

**London Federation of Housing Co-ops
Report for the Annual General Meeting**

Saturday 25th July 2020 at 10:30am

(Held by Teleconference)

(Including the financial accounts for 2019)

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Introduction

2019 leading into 2020 has been a challenging time and that's for sure. At the time of our last annual report there seemed to be many opportunities and the promise of more for the future. This year we had hoped to continue to celebrate much further success and continue to link groups together.

Well it hasn't quite worked out like that. Some of the events we had planned were cancelled and almost without exception, committees in our co-ops have not met face to face for months due to the Covid-19 pandemic. The report this year will therefore reprise what happened earlier, what has continued and also look forward to the future.

Bunker Housing Co-op

This year, Bunker Housing Co-operative has continued on their mission to build high quality, affordable, environmentally sustainable and co-operatively run homes in Brighton. They are leasing small unused sites from Brighton & Hove City Council and have a 50% nominations agreement with them.



It is a very exciting time for Bunker as the first site is almost finished and two families will be moving into their homes this summer. It's been a long journey to get here but it's amazing to see the dream become a reality.

The Co-operative have also been working on their second scheme, doorknocking and holding a public consultation meeting. They have now applied for planning permission for five homes and should hear the results of that very soon. Bunker is also trying to raise money for this scheme, including through loan stock.

Bunker has grown to 11 adult members, along with several children. They have also applied to become a registered provider of social housing and become associate members of the Radical Routes network. Bunker continues to work closely with Brighton & Hove Community Land Trust and other local networks and have begun a partnership with Brighton & Hove Energy Services Co-operative (BHESCO) to provide renewable energy to their homes.

Over the next year Bunker intends to continue to grow and work together to deliver affordable housing, working collaboratively with others to offer new ways for people in housing need to create affordable and sustainable homes for themselves and demonstrate the viability and sustainability of co-operative housing as an alternative to the private rented sector.

Bunker's vision is of a series of small self-built developments of affordable housing, with an emphasis on self-employed working families – including trades people, artists, key workers and freelancers – providing a safe, economically secure environment for them and their children to grow up in.



Quaggy Housing Co-op

This co-op has been a number of years in the making, but they moved into their south London home in February 2020. One of the smallest co-ops it houses four adults. The rents are reasonable for a room in a shared house beginning at £495 pcm (average is £600). Reasonable for the private rented sector, but clearly not social housing. The attraction here is for individuals to have some control over their housing, to know that repairs will be carried out and to know that their landlord cannot raise rents or capriciously order them to leave. This is their home and they control it. The co-op is actually a mutual home ownership society and some of their rent goes towards building up equity, so if circumstances change, members have some capital towards a mortgage when they leave. The project has been funded using members' resources and loanstock bought by friends, families and other housing co-ops to achieve 20% of the purchase price and some conversion expenses, with a commercial loan for the remainder. As a not for profit organisation it should provide housing for many years to come.

Young Member Meeting

A successful first meeting of young housing coop members was held on 28 May. Due to Covid lockdown, the initial face to face meeting scheduled for March had to be reorganised as a zoom meeting. Given the circumstances, it was a productive meeting with ten in attendance. Theo, Eilis, Sam, Oisin, Ferdy, Berkay, Tom, Freya and David attended – all in their teens and 20s. The coops represented included Longlife HC (East London), a Coin Street coop, and Park Hill HC (South London). Greg and Niall attended from the London Fed, which hosted the meeting.

The zoom meeting was chaired by Theo Shariff from Parkhill HC. Niall Mulholland introduced the discussion on the radical roots of housing coops. This briefly covered the radical origins of housing coops in 19th-century working-class cooperative movements in Britain and Ireland, and more recently the creation of coop housing in the 1970s and 1980s. The meeting discussed how housing cooperatives offer an alternative of genuinely affordable rents and decent conditions, which are also democratically run and managed by their members/tenants.

A second discussion looked at the challenges facing housing coops and its younger members during Covid lockdown, and also how young people can benefit from living in coop housing today and what living in and running a coop entails.

The meeting finished on a high note, by agreeing to keep establish a Whatsapp group to exchange experiences and ideas, to plan ahead for future forums and to look at developing the young members' network.

Niall Mulholland

Executive Member, July 2020

Co-op Awards

Something we have decided to do this year is to inaugurate annual awards for those involved in co-operative housing. Next year we will throw it open to nominations from member housing co-ops, but this year we have chosen two people to receive a trophy and a thank-you.

Sadik Sadik

Sadik has been a staunch supporter of Longlife Housing Co-op for over twenty five years. His principal role has been in maintenance and ensuring that work carried out is good enough for their members and durable enough to meet the needs of his co-op far into the future. His commitment has been selfless and enduring, so on behalf of the London housing co-op movement we thank you.



Hilary Ellwood



Hilary has been involved in housing since the 1970's and helped found Hounslow Self- Help Housing Association and later Middlesex Housing Co-operative in 1980. Back then co-op involvement was very hands-on and she learned to rewire houses in self help co-ops in her spare time while not doing the day job as a head teacher. All told she was a founder member of seven West London housing co-ops. Since her retirement from teaching she has been the administrator of both LFHC and Thamesbank credit union for at least twenty years.

We thank Hilary for being such a stalwart of the co-operative movement, not only providing a link through many stages of our movement's growth, but also support throughout that time.



LONDON FEDERATION OF HOUSING CO-OPERATIVES

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ANNUAL GENERAL MEETING 10:30am Sat. 25th July 2020
Teleconference

Agenda

- 1 Apologies for absence
- 2 Minutes of the last AGM
- 3 Matters arising from the minutes
- 4 **Annual Officers' Reports on the Federation's activities over the last year**
These will be available at the meeting and on the website.
- 5 **Recommendations from the Executive**
 - a Subscription levels to remain the same
- 6 **Election of the Executive Committee** - 15 places available. There will be a very short get together of elected members at the end of the AGM to check a date when the new Executive will meet to elect officers and plan dates for future events.
- 7 **Annual Accounts – 2019** - Copies will be available to members in advance through e-mail application to londonfed@gmail.com or at the meeting and on the website.
- 8 **Appointment of Auditors for the coming year**
Including a decision not to require a full audit and to have an independent examination.

If you would like to be considered for **election to the Executive Committee** please send your name, contact details and personal statement to Hilary Ellwood by email by 12 noon on Friday 24th July 2020 (londonfed@gmail.com)

FOLLOWED BY A DISCUSSION SESSION 11:00 – 12:00

ANNUAL GENERAL MEETING 10:30am Sat. 1st June 2019
London and Eastern Regional Office, Unite the Union
Minutes

1 Members present: (Individuals) Celia Cronin, Mike Roberts, Glyn Thomas, Greg Robbins, Helen Foster, Hilary Ellwood, Martin Dumont, Mick O'Sullivan, Ron Bartholomew, Wilfried Rimensberger, Martin Denyer **(Organisations)** Colville and Clydesdale, Co-op Homes (South), Cyron, Mace, Parkhill, South Bank, Unit 11, West 11. The meeting was declared quorate

Apologies for absence: Colin Penn, Suz Muna, Niall Mulholland, Kate Brown, Daniel Taubman, Mace HC

Plus: 10 other guests.

A minute's silence was held to remember Michel Prigent, a member of the Executive who had died during the year.

2 Minutes of the last AGM: Agreed as a true record

3 Matters arising from the minutes: There were no matters arising

4 Annual Officers' Reports on the Federation's activities over the last year

Secretary: A printed report was available at the meeting. The Secretary expanded on the content explaining that the intention this year was to share information on the current range of developments and exhibit ideas, activities and successes. In response to a request for the report to be distributed with the notice of meeting he explained that this had been, and will be, the intention but the timing of receipt of certain information had made this impossible this year.

Members were referred to the report booklet for further reports. There were no further questions.

5 Recommendations from the Executive

a Subscription levels: It was properly proposed and seconded that subscriptions remain at their current level. This was agreed by show of ballot papers.

6 Election of the Executive Committee – Joyce Nkonde had indicated that she would not be standing again. The meeting expressed their thanks for her interest during the year.

All other current members of the Executive had expressed their intention to continue. This was proposed, seconded and agreed by show of ballot papers. The members for the next year are – Mick O'Sullivan, Greg Robbins, Wilfried Rimensberger, Martin Dumont, Martin Denyer, Niall Mulholland, Colin Penn, and Glyn Thomas.

7 Annual Accounts – 2018 – It was pointed out that some monies made available to a project had not yet been drawn down and that some expenditure had not been billed before the end of the financial year. These were minor matters. The accounts were unanimously accepted. The treasurer expressed the intention to consider uses of the Federation's surplus funds. Attention was drawn to the inclusion of targets for the coming year.

8 Appointment of Auditors for the coming year

The meeting agreed to an independent examination, not a full audit, in the coming year. It was agreed to use Keith Johnson as auditor – but to look for comparison quotes for the next AGM.

Chair's Report

It has been a tumultuous year. Covid-19 prevented the federation from holding our spring forum. But we hope to hold future forums and publish more useful materials on our Web page and in our Facebook group.

The LFHC's Annual report has been more comprehensive than usual this year. So I will try and highlight a few topics in the report and elsewhere rather than repeat what has been covered by it. I spoke to a number of Housing Co-operatives during on how greening their properties can save themselves and their members money in the long term and how Co-ops can lead the way in fighting climate change and fuel poverty. I led a seminar dealing with this issue at last years London Tenants Federation Conference.

An issue as Housing Co-ops get older is what to do with the surplus cash we have acquired. Many Co-ops have paid off their debts and now cash is accumulating in their bank accounts earning little or no interest and losing value year by year. With Richard Pearl I facilitated a session in Treasury Management at the last CCH Conference where options other than letting our money rot in bad value bank accounts were explored.

I also attend events organised by Just Space to explore the options for community to influence the provision of social housing in London.

78% of unmet need in London is for social housing, yet Housing Associations continue to build for private sale, shared ownership and market connected rents. That is why I continue to promote my paper on the reform of the Housing Association sector, so that they become more like Housing Co-op's and are made accountable to their residents.

Covid-19 and the coming recession promise to be a disaster for many Housing Co-op members. Co-ops will be faced with rising rent arrears as more people are forced onto universal credit with five week waits for their money and housing benefit payment going to the claimant rather than directly to the Housing Co-operative.

With the imminent collapse of the commercial property market in London this there will be scope for new Co-ops and existing co-ops to expand and develop for social housing to rent. The London Mayors Community Housing Hub is still operating with grants up £80,000 per unit available for new Co-operative Housing projects.

London Federation of Housing Co-operatives Distinguished Service Awards Scheme

Too often our volunteers work for years behind the scenes to keep their Co-operative and the housing cooperative movement going. It is fair to say that without these people's selfless labours our sector would have ceased to exist long ago. Many of the projects and initiatives that people in the Housing Co-operative Movement worked on have not only been innovative in their own right – but have since been copied by the wider housing movement. Modular housing by Redditch Co-operatives is one example of this.

With this in mind we are announcing The Housing Co-operative Distinguished Service Awards.

The first recipient of the Co-operative Housing distinguished recipient is Sadik Sadik who over many years worked hard for his Co-op Longlife Housing acting as their maintenance Coordinator and also as Chair for several years.

We hope to develop on this in future years and are looking into establishing a hall of Housing Heroines and Heros in future years – so we can record the achievement our unsung activists who have done more than they think they have...

Housing Co-operative Youths

The Federation launched a new initiative to encourage younger members to get involved in the movement. Led by executive member Niall Mulholland this promises to be a very significant development over the next few years. If you are a young person or know any young person encourage them to get in touch with the London Fed. See more details about this initiative in our main report.

Hilary Ellwood

It is also with sadness we announce the departure of Hilary or long standing and long suffering administrator.

Hilary has been a stalwart of the Co-operative Housing movement for more years than I can remember. It's fair to say that there would not be a London Cooperative Housing movement without Hilary. Her calm and authoritative advice over the years helped solve many problems. She is one person to whom I can say genuinely that she will be missed!

Hopefully Hilary will not go away completely and will not disappear entirely, but still stay active in her own Co-op and maybe consider joining the London Federation Executive!

Green New Deal

The Green New deal has been prominent the media recently. Many local authorities are pledging to make their Boroughs climate neutral by 2030. About 30% of all carbon emissions come from buildings. Some of them are running pilots under the Community Energy obligation where up to £65,000 are available to finance green energy schemes. Contact me sully98@gmail.com The renewable heat incentive runs until March 2021

New gas powered heating will be phased out from 2025.

The Social Housing Decarbonisation fund has been announced.

Final Thanks

Finally a thank you to everybody who has attended our Forums over the years and a thank you all our executive members and an especial thanks to Greg Robbins, Wilfred Rimensberger and Niall Mulholland for their work over the year.

Mick O'Sullivan
Chair, July 2020

London Tenants Federation

LFHC is involved with London Tenants Federation where Mick and myself contribute to the discussions and decision making.

The LTF has this year applied to be registered as a charity. This followed a lengthy deliberation on pro and cons during which access to more funding sources was becoming the main reason for going down this route. Applying involved submitting complex documentation and a review of LTF policies and article of association. This was done without help from outside by a small group including LFHC reps. However, in June the Charity Commission rejected the application on grounds of the organisation's charitable purpose definition being too vague. I'm happy to report that LTF is now getting help from the Small Charities Coalition - something suggested previously by LTF's LFHC reps. The SCC are now reviewing part of that definition and it is hoped LTF can reapply again shortly. LTF is also involved in reviewing JustSpaces governance and communication to stabilise and future proof a network that has grown from originally 6 organisation looking to influence the London Plan, to a large and supporting a diverse conglomerate of grassroots organisations and groups from across London. Further progress has been made with LTF's communication after a new strategy, website and intensified social media utilisation was implemented. LTF has a growing twitter and Facebook following and several articles on housing issues were published in the print media.

Wilfried Rimensberger
Treasurer, July 2020

LTF Media Group Update

LFHC is a member of LTF and has representatives participating in their board and activities. The media group was a joint approach agreed between LFHC, LTF and NFTMO.

- The Tenant Manifesto in the process of being put together (with a lot of material from the conference held in November last year);
- The website has been up and running for almost a year and is now being regularly updated with a lot of info / LTF briefings and news items, www.londontenants.org
- Regular e-newsletters are being produced, (if people are not receiving but want to receive – they should email us on info@londontenants.org – or sign up on the website).
- LTF have been active members of the London Housing Panel,
- LTF organised a meeting on the Government's consultation on reform of building safety regulations (post Grenfell) with Stuart Hodgkinson, University of Leeds and Phil Kelly, former fire officer and member of Manchester Sustainable Communities in late July last year. We drew up a model response to the government consultation on the reform of fire regs – which 50 tenants groups used in making their own response.
- LTF recently set up Estate Watch website <https://estatewatch.london/> with Just Space – with support from Loretta Lees' ESRC project on estate demolition and resultant displacement of social housing tenants and leaseholders.

Martin Dumont
Executive Member, July 2020

Secretary's Report, London Federation of Housing Co-ops

1) Overview

When I wrote last year there had been a turnaround in the government's attitude to social housing and positive comments about housing co-operatives. With a general election looming there was even the possibility of real support for co-operative and community led housing. During the year this potential in many ways slowed or came to a halt in the face of a global pandemic. Obviously not all plans have gone out of the window, but there have been delays and we will need to take stock. It is quite possible that there will be new opportunities if we are able to grasp them.

2) Covid-19

What is there to be said about Covid-19 that has not been said ? Many communities have rallied round to support those who have been in need, whether of company, food, financial or just a watchful eye. This has shown the strength of our communities which really are places where people can live their whole lives, with mutual support and friendship.

Generally speaking the virus has not had the impact on co-ops' finances that we were concerned it would have and individual members have not, for the most part, been plunged into insuperable rent debt. The biggest concerns have been around ensuring that essential repairs and maintenance are carried out when individuals are shielding.

3) Work of LFHC During the Year

a) Regular Events

During the year we arranged our usual events: a forum after the AGM last July (this year it will be more of a general chat) and a conference in the autumn. The spring forum was cancelled and only a young member's meeting held online and now the AGM has been delayed.

a) Joint Annual Conference

Last November we held our autumn conference. It was a joint event with LTF and NFTMO at Bloomsbury Central Baptist Church and was very well attended, with about 130 participants. This is becoming established as a regular event. The main aim this year was to produce a manifesto for social housing. The impetus for this was the one hundredth anniversary of the 1919 Addison Housing and Planning Act

b) Online

We maintain an online presence through our website and a Facebook group, using these to share documents available at our meetings, invitations to events, information about events and news related to housing and encouraging others to share their views in consultation documents. The aim to begin producing videos on a Youtube channel about local co-ops, issues and videos from our events has only progressed so far as setting up the channel with a couple of existing videos. New content really will need to be produced.

4) London Housing Panel

LFHC is a member organisation of the London Housing Panel which feeds into the Mayor's housing committee, Homes for Londoners. Through this we have regular meetings with key

officers and representatives, including deputy mayor Tom Copley. The panel feeds back on GLA policies and proposals, but also has a number of asks. The panel's remit has been extended for a further term and will include elements of scrutiny of the areas of service delivery by developers and London councils, especially on the delivery of new homes. The panel also provides a mechanism for different parts of the voluntary sector to cross-fertilise ideas and provide mutual support.

5) Other Developments

The number of opportunities this year has reduced, but they are still being pursued where possible. New homes have been built and, most recently, LFHC submitted an expression of interest in a new development in LB Waltham Forest, supported by a number of co-ops.

- a) Arrange a conference that promotes the development of new co-op housing, including genuine options, and involving a high profile speaker.

This year we planned to hold two conferences, one jointly with NFTMO and LTF and one focusing in development. In the event we incorporated an element of co-op development in the joint forum and then held a forum which reviewed all the ongoing co-op we were aware of. We then held a forum at which Claire McCarthy, General Secretary of the Co-op Party spoke.

- b) Encourage the community hub to work with genuine community groups to bring forward real developments.

We hope to have a representative of the London Community Hub attending the AGM and forum.

- c) Continue to promote ways in which co-ops can use their assets, including cash reserves, effectively and to support other co-ops.

We have continued to try to assist developing co-ops to network to share resources and finance. During the year developing co-ops did draw on pledges of loan stock from co-ops, but as this was linked to stages in development, it has been a slow process. The pledge LFHC made has not been taken up yet. In the past twelve months we have not shared any new requests, though more may be in the pipeline.

- d) Continue to work with LTF and NFTMO on a media strategy and see the launch of a YouTube channel which shares skills and expertise and promotes tenant control.

The media group has continued to develop videos and resources and is working towards a launch date for the website and video channel. LFHC has set up a video channel, but so far has little video material available. The Facebook group now has 445 members.

6) Progress Towards Targets Set Last Year

- a) Keep the additional support groups, like the NE London staff networking meeting going.

This network group has not met again. There is nothing preventing it and the need is still there, so it could be reconvened either by Zoom (though there have been enough of those

meetings) or in person once the pandemic is over.

- b) Whether by reviving the Blue Sky group or otherwise, ensure that there is a network of people with the skills and resources to support (or signpost to sources of support if appropriate) co-ops wishing to develop property, whether new or established.
There was one meeting of the Blue Sky during the year and then off-line discussions to support an application. Suitable pilot projects are still being sought. LFHC has been able to support more new co-ops setting up through loan stock which has now been taken up.
- c) In collaboration with LTF and NFTMO, develop our media strategy, including the Youtube channel. *This is ongoing. New content needs to be created and shared. The Facebook group now has over 600 members.*
- d) Participate in the London Housing Panel and any other London-wide arrangements for speaking on housing issues. *We have continued to take an active part in the work of this group, though palpable results are difficult to demonstrate.*

7) Targets for Next Year

- a) Increase both our online engagement and the number of people involved in doing this – there must be at least 2-3 people contributing.
- b) Continue seeking a pilot project that can show our ability to develop new housing or, failing that, continue to support existing groups to achieve the same.
- c) Support and promote local networking groups.
- d) Through our partners and the London Housing Panel, find ways to work with others co-operatively to support housing solutions for Londoners and co-operators in particular.
- e) Support the young members' group and consider what other activities could be organised, including a conference.

Greg Robbins

LFHC Secretary, July 2020

Finance Report

Membership income dropped slightly this year. We had a larger surplus than expected as we did not pay our conference contribution until this financial year, the exec tends not to claim expenses and some activities that were budgeted for have not yet been pursued. Loan stock that has been purchased also does not appear here as it is effectively a movement in reserves, rather than expenditure.

	Budget 2019	Budget 2019	Actual 2019
BUDGET PROPOSED FOR 2019			
INCOME			
Subscriptions	9000	8900	8405
Bank Interest		0	0
EXPENDITURE			
PAID SUPPORT			
Wages and Salaries	3400	3,400	3092
MEETING EXPENSES			
Exec			
travel	150	150	0
room hire	0	0	
refreshments	175	175	0
Forum			
room hire	0	0	0
refreshments	50	50	0
speakers	0		
joint event contribution	500	500	0 (charged after year end)
Conference			
fee	450	800	990
travel	150	200	
Social Media and Video	500	500	0
ADMINISTRATION EXPENSES			
insurance	750	700	776
telephone/fax	0	0	0
postage	200	835	60
stationery and printing	1065	65	727
Affiliation fees	50	50	50
Bank charges	0	0	0
Equipment expenses	100	100	0
Miscellaneous	100	100	72
LEGAL AND PROFESSIONAL FEES			
Audit and accountancy	700	700	660
	8340	8,325.00	5640
Surplus (deficit)	660	575.00	2765

Annual accounts to be added into final merged document. Until then they will accompany this document separately.