

**ELTHORNE FIRST HOUSING CO-
OPERATIVE**

BUSINESS PLAN 2016 – 2019

SUMMARISED VERSION

1. Introduction / Background

1.1. The Elthorne First Housing Co-operative

The Elthorne First Housing Co-operative is responsible for managing 139 properties on the Elthorne Estate, near Archway, north London. Registered in 1979 as a co-op under the Industrial & Provident Societies Act (1965), Elthorne is the largest of 4 co-ops which manage properties on the Elthorne estate. The co-op operates under a Managing Agreement with the overall landlord, Islington Council. The Council continues to manage around 442 properties itself.

When the London Borough of Islington built the estates in the 1970's it was one of the largest areas of social housing in Islington, with 1,291 dwellings. However, its convenient location, and the attractive character of the estate with its low and medium-rise dwellings has made it very appealing for tenants to exercise their right-to-buy. Overall, a high proportion of the dwellings are now in private ownership. Half of the properties managed by the Elthorne First Co-op are privately owned, most on a leasehold basis, though some 14 of the houses are freeholds. This creates issues in managing these properties, compounded by the fact that many are not now occupied by the original ex-tenants, with many being rented out privately by their owners. These private sector tenants, and the second/third 'generation' owners are frequently not aware of the background or the context in which their dwellings are located.

Responsibilities for managing the properties are split between the Co-op and the LBI, in a way that is quite complex. For example, the Co-op is responsible for communal block lighting for the tenanted units, whilst LB Islington is responsible for the external column lighting. Additionally, the level of the Co-ops responsibilities towards the tenants of the social housing differs from that towards the private leaseholders and freeholders (and their private tenants.) A summary of the split of responsibilities for the dwellings between the Co-operative and the Council is given at Appendix I.

The Elthorne First Co-op is managed by a Management Committee, who are all volunteers. It has a staff of two, comprising a part-time co-ordinator and a caretaker. The Co-op also retain a part-time Arrears Officer on a service contract.

The Co-op receives payment from LB Islington for managing the housing. This amount is allocated annually. Islington Council has been experiencing significant cuts in its funding from central government. Whilst this has not to date led to reductions in the annual service fee the Co-op receives from the Council, some actions that Islington has taken have had implications for the Co-op, particularly the taking back in-house by the Council of the repairs and maintenance operations.

Elthorne Co-op emphasises the importance of communicating and consulting – most importantly with their tenants, but also with the other 3 co-operatives managing

premises on the estate, with Islington Council, and with other stakeholders. The 4 co-ops recognise the importance of working in partnership. Plan 1 below shows the housing managed by Elthorne First Co-op and by the other co-ops.

This plan describes our plans and proposals for the Elthorne First Co-operative for the next three years, covering the period 2016 – 2019. It was developed by the Co-op's Management Committee during May – July 2016. This is our first full business plan. It is a 'road map' to assist the Management Committee to achieve its objectives and to run the Co-op efficiently and effectively, but it also has an important role in providing information to our residents, and to organisations with which we work, and to other stakeholders. It is a living document - we have built reviewing progress and further developing the plan into the plan itself.

The next part of the introduction presents brief information about the people who live in Elthorne First's dwellings, and the area in which they live. Our insights into the area – its needs, challenges and opportunities – informed the development of our vision, our strategic objectives and the activities and projects we have identified to enable us to achieve these objectives and outcomes. A more detailed picture of the people and the area is given in Appendix II.

The sections which follow the introduction cover the following topics and issues:

Section 2 describes our Vision. This is a statement of what the Co-op wants to achieve over time – what we would like the future to look like.

Section 3 describes the values which underpin how we run our organisation and how we treat people

Section 4 describes our choice of the strategic objectives for the coming period, and explains how these choices have been informed. It also presents a SWOT analysis (an examination of the co-ops Strengths and Weaknesses and the Opportunities and Threats it faces.)

Section 5 identifies the outcomes (results) which our strategic objectives aim to achieve, and sets out the activities and projects that will enable us to achieve these objectives and outcomes.

Section 6 describes the governance and management of the Co-op. It outlines the main provision of the rules which govern co-operatives, presents profiles of the members of the Management Committee at July 2016, describes the staffing arrangements and lists the range of policies and procedures which govern the management of the Elthorne Co-op.

Section 7 looks at finance and budgets. It explains the sources of the Co-op's income, especially the Management Agreement with L B Islington, describes the Co-op's financial procedures and presents the budget for 2016/17.

Section 8 describes the Co-op's key partners & stakeholders, explaining who the co-op will work with, and how.

Section 9 presents the Action Plan, setting out who will deliver key activities, the timeframe within which this will be done and the cost where appropriate.

Section 10 describes the Co-ops approaches and policies towards communications, consultation and involvement.

Section 11 describes arrangements for monitoring and evaluation, looking at how the co-op will measure and judge performance.

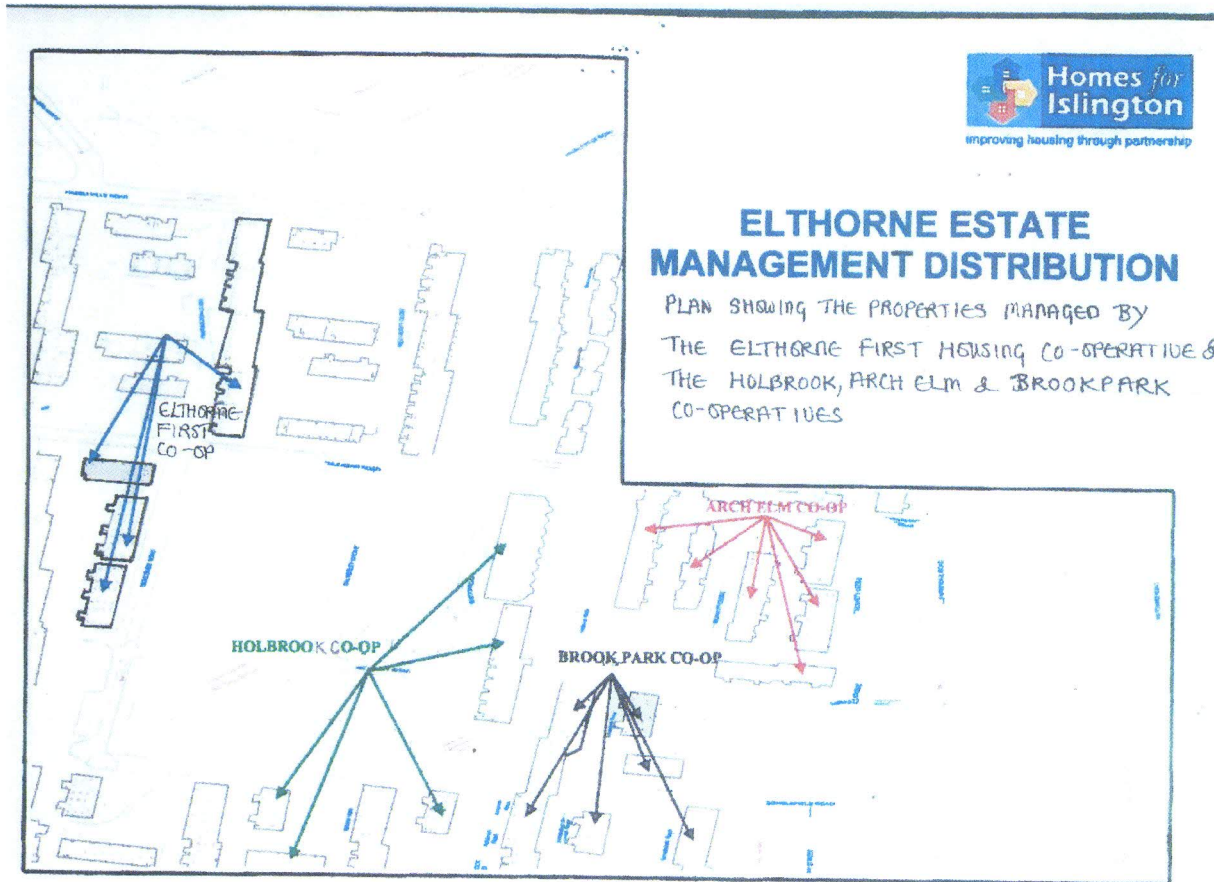
Section 12 identifies some of the main risks that an organisation such as the Elthorne Co-op may encounter, highlight the potential problems that could arise if the risk is encountered, and identifies the actions can be taken to both reduce the risk and mitigate its impact if the situation does arise.

Appendix I presents a summary of the split of responsibilities for the dwellings between the Elthorne First Tenant Co-operative and Islington Council

Appendix II presents a profile of residents and the geographical area where the co-op's housing is located.

Elthorne Co-op operates in a complex, challenging but rewarding environment. This business plan is being developed to provide a way of navigating through this landscape in the coming years, and continuing to offer a high quality service to all residents. It is a live document, which we will add to and continue to develop.

Plan 1. Plan showing the properties managed by the Elthorne First Housing Co-operative



2. The Vision

Our Vision

Securing a brighter future for our residents

This vision, and our values which are described in the next section of this plan, were developed at our 2015 Annual General Meeting.

Our Vision is a statement of what the Elthorne First Housing Co-operative wants to achieve over time: it is an inspirational and aspirational statement of describing what we want the future to look like.

3. Values

Our values underpin how we run our organisation and how we treat people.

The principles which guide our actions involve:

- *Ensuring fairness in all we do*
- *Treating people with respect and valuing everyone's opinion*
- *Enabling inclusion in all areas (e.g. digital access.)*
- *Empowering residents to have more control of their homes and environment*
- *Balancing environmental, social and economic issues*
- *Being a learning organisation that embraces change*

4. Strategic Objectives

4.1. Choosing our strategic objective

These key words sum up our strategic objectives for the coming period:

Residents

Solution based results

Accountability

Investing

'Strategic objectives' are the broadly defined goals that an organisation has to achieve to make its strategy succeed. They are long term goals that help to convert a vision into specific plans and projects.

Our choice of our strategic objectives for the coming period has been informed by:

- our Vision and Values
- the views of the Co-ops residents
- the opportunities and challenges faced by our organisation, especially as identified in our SWOT (see S.4.4. below.)
- our knowledge of our area

The objectives have been developed within the context of LB Islington's strategic housing priorities and objectives, which are discussed at S.4.3.

4.2. Our strategic objectives 2016-19:

Services and Project Objectives

- Proactively delivering quality housing and community services for our residents (in conjunctions with Islington Council.)
- Providing opportunities for residents to realise their potential in taking responsibility for improving the lives of residents of the Elthorne First Tenant Co-op

Organisation and Governance Objectives

- Managing performance efficiently and effectively
- Adopting and supporting environmentally-friendly options wherever possible

Financial and Funding Objectives

- Achieving Value for Money and growth
- Identifying and exploring opportunities to generate income

4.3. LB Islington's strategic housing objectives

The London Borough of Islington has identified four priorities for housing through consultation with their key stakeholders, including residents, which are set out in their **Housing Strategy 2014-2019**:

- a) Increase supply and choice
- b) Provide well managed and well maintained places to live
- c) Improve health and wellbeing
- d) Prevent homelessness and provide options

LBI's housing strategy supports the Council's vision and corporate priorities developed as an outcome of the **Fairness Commission 2011**, by setting out how housing will contribute to the delivery of the corporate priorities, as follows:

1. Decent, suitable and affordable homes
2. Lower crime and anti-social behaviour - The housing strategy will support housing regeneration, partnership working and steps to build stronger communities which will reduce levels of crime and antisocial behaviour.
3. Cycle of poverty broken - Housing services will work with others to help residents' access employment and training opportunities, high quality child care and resolve debt problems helping to break cycles of deprivation and alleviate poverty.
4. Best start in life for children - Providing secure suitable homes and high quality outdoor space are the building blocks for improving lives and meeting aspirations for a better future.
5. Healthy, active and independent lives - The housing strategy will aim to improve housing options, conditions and neighbourhoods within the borough, leading to improved health outcomes for residents.
6. Delivering basic services efficiently and well - The housing strategy will set out how we will work with our partners and residents to continually improve our services to meet changing needs and expectations.

These priorities and objectives provide the overall context for the Co-ops strategic objectives. Our work contributes to achieving these over-arching priorities.

4.4. Our SWOT Analysis

Our **SWOT** analysis on the next page identifies the **S**trengths and **W**eaknesses of the organisation, and the **O**pportunities it could take advantage of, and the **T**hreats it might face. Understanding each of these is vital to shaping our strategic objectives.

In the next section, S.5.1 we go on to look at the outcomes we want to achieve, and to identify the projects and activities that will enable us to do this.

Outcomes are the results we want to achieve. They are the changes, benefits or other effects that happen as a result of what we do.

<p style="text-align: center;">STRENGTHS</p> <ul style="list-style-type: none"> * Excellent staff * Provides advocacy for residents * Good communications, e.g. newsletters * Keeps residents informed of events/ changes * Open and transparent resident involvement * Provides opportunities for resident involvement – e.g. regular meeting and updates * Approachable organisation – available, a friendly face * Good quality of the interface with L B Islington * Gets things done efficiently – especially repairs * Positive achievements – e.g. the planters * Connectivity, rich history and knowledge of communities of the members of the Management Committee and the Co-op * Management committee that is diverse, with members with a wide range of capacities * Existence / governance of Co-op protects community assets 	<p style="text-align: center;">WEAKNESSES</p> <ul style="list-style-type: none"> o Limited staff resources o High demands on staff time o Limited resources o Difficulties in voluntary committee members maintaining a consistent input o Too few people have an active interest / involvement with Co-op o Not all tenants are engaged o The Co-op has no jurisdiction over tenants renting properties from private landlords on the estate o Many people feel the Co-op is like the Council - remote, bureaucratic, official, non-involving o Occasional conflicts within management committee o Lack of control by Co-op over choice of potential tenants o Communications with Islington Council o Not enough use of internet communications
<p style="text-align: center;">OPPORTUNITIES</p> <ul style="list-style-type: none"> > Networking with other co-ops and TMO's > Funding opportunities to improve lives (e.g. Big Local) > Communities becoming more active as a reaction to cuts > Develop new ways of working to engage residents > Develop new platforms and ways of communicating – social media etc. > Invite people onto management committee – access new skills > Training opportunities, especially in social media > Budget surpluses > Major developments in the area creating opportunities, e.g. the regeneration of the Archway area > Opportunities to improve local environment 	<p style="text-align: center;">THREATS</p> <ul style="list-style-type: none"> • The Right to Buy / sale of housing eroding social housing • Possible reduction in funding from Islington Council • Possible loss of funding from LB Islington • Impact of Islington Council's housing allocation policy • Misunderstandings by residents about role of co-op • Other co-ops in area seeking to extend their scope / take over Elthorne Co-op • Changes and uncertainties in the wider political and economic climate – especially the impact of the Housing Bill • Impact of new developments in area • Concerns that Islington Council /central government may choose to close the co-ops / change management arrangements. • Demands of meeting needs of an increasing number of vulnerable residents • Residents finding it difficult to meet service charges

6. Governance and Management

6.1. Elthorne First Co-operative's Rules

The Elthorne Housing Co-op. was registered on 26th June 1979 as a co-operative under the Industrial & Provident Societies Act 1965.

This registration gives Elthorne a set of rules which set out how the organisation will be run. The key provisions of these rules include:

- All residents can apply to be a member of the co-operative
- There is 'one member / one vote'
- There is an elected management committee, elected by the membership at the AGM. The maximum number of members is 19. They meet regularly to, and serve on a voluntary basis. A proportion of the Committee retire each year.
- Required to have at least 4 general meetings including the AGM and the biannual meeting
- Trading for profit is not permitted

The rules are now 26 years old, and much has changed over this period. Whilst some of the principles described above are still relevant, other provisions do not work well. For example, the number of people required for the AGM to be quorate (that is, the minimum number who must attend for the meeting to be able to take decisions) has been found to be unworkably high, and has been reduced in practice, with the approval of Islington Council.

The Management Committee plans to review and, where appropriate, to update the rules to reflect current circumstances.

The rules contain within them provisions and powers to enable changes to be made to the rules. Certain rules are defined as 'fundamental' (see clause 80.) and can only be changed by a vote of two thirds of the total membership, at a meeting where notice of what is proposed has been given. The other 'non fundamental' rules can be changed more easily – by a vote of two thirds of those attending a general meeting.

6.2. The Management Committee

There are currently eight people on the Management Committee.
The Officers are as follows:

Chair:	Sandi Phillips
Treasurer:	Laura Cruickshank
Secretary:	Timothy Bleach

Committee Members:

Margaret Deasy
Lesley Carter
Annette Mencke
George Smith
Etienne Von Bertrab

The members of the Management Committee in July 2016 introduce themselves:

Sandi Phillips, Chair of the Elthorne First Housing Co-operative

Elected as Chair in 2012, a resident of over 25 years, Sandi has a background in local community and enterprise development; specialising in delivering local and national initiatives aimed at empowering individuals, especially those considered under represented.

Sandi is committed to ensuring residents receive a robust service aimed at putting their needs first. Having worked for both Islington and Camden council, she is able to provide knowledge from both sides of the equation when it comes to challenging policies to ensure residents get a fair deal. More recently, Sandi was elected to the Board of Elthorne Pride, a National Lottery funded programme worth £1,000,000, which aims to provide real opportunities for local residents to make a difference to their neighbourhood.

Laura Cruickshank, Treasurer of the Elthorne First Housing Co-operative

Laura was elected on to the Management Committee at the AGM in 2014. She was voted Treasurer at the AGM in 2015. Laura has been a Co-op resident on St. John's Way for 20 years and loves her neighbours. In her full time job she is the Executive Assistant to the Chief Executive and Company Secretary at a housing association which looks after vulnerable people. She is also secretary of the association's Joint Staff Council which is a consultation forum promoting the rights of staff in the workplace. Last year Laura began a four year process of studying and exams to qualify as a company secretary.

Timothy Bleach, Secretary of the Elthorne First Housing Co-operative

Timothy has lived in Islington for over thirty years, and on the Elthorne estate for twelve and a half years. During that time he has been a committee member of the Elthorne First Co-operative and has served as Secretary for the past four years. He has contributed ideas for social entrepreneurship on the Steering Committee of the Big Local, and is keen to see successful business schemes becoming successful throughout the local area.

Committee Members:

Margaret Deasy

Margaret has been a tenant of the Elthorne 1st Tenant Co-operative since 2002 and was elected to become a member of the Co-operative Management Committee in

2008. She has been a tenant with Islington Council since 1978 and was born, and has lived the majority of her life, in Islington. She currently works in the field of Occupational Health and has experience of working in both the private and public sector and has knowledge of Health and Safety law. She has previously been a committee member of a Human Rights group and was involved in actively campaigning on their behalf. She is also a strong supporter of animal welfare and the environment.

Annette Mencke

Annette moved to the Elthorne Estate in November 2012 and is a leaseholder on Duncombe Road. She has been a member of the Coop's Management Committee since July 2014 and takes a particular interest in improving the Estate's green areas. Her work on the committee involves promoting professionalism and greater transparent in the running of the Coop (policies & procedures,) ensuring fair services for all residents. Annette has also been a volunteer with the Leaseholder Reference Group with Islington Council, which is a consultative group of residents set up to improve leaseholder services. She is working as a researcher with an international organisation helping to change the lives of people in emerging markets by strengthening their economic resilience and supporting initiatives such as gender equality and inclusion. In her spare times she loves gardening and screenwriting.

Étienne von Bertrab

Etienne is an academic (UCL) and an activist, mostly in relation to Mexico, his country of origin. He has worked in a range of organisations and networks over the last 15 years around environmental sustainability and human rights, and co-founded two such organisations. In the UK, where he lives since December 2010, he has also contributed to several organisations and been a mentor to migrants in the Migrants Resource Centre. He has been part of several strategic planning processes of collectives and organisations in both countries. Etienne and his wife Anna arrived in the Elthorne Estate in August 2014, and are leaseholders. They are about to have a baby 'so we are even more enthusiastic about contributing to make our community an even nicer place to live in.'

Lesley Carter

Committee member since

George Smith

Committee member since

6.3. The Staff

Elthorne Housing Co-operative employs three people. The decision to employ the caretaker on a permanent basis was taken in 2015. Concerns in 2014 about the level of rent arrears led to the Co-op retaining an Arrears Worker who is directly

responsible for monitoring and reporting rent arrears. This has proved effective way of keeping arrears under control.

The members of staff are as follows:

Office Manager, Lorraine Welland, overall responsibility for the management of the Co-op (4 days per week, Mon – Thurs)

Caretaker, Thomas Wickham (full time, 7.00-2.00pm each **weekday???**)

Arrears Worker, Brenda Windsor (retained on a 'Service Contact' and not directly employed by the Co-Op. (10 hrs per week)

6.4. Policies & Procedures

Elthorne First Co-operative has a range of policies and procedures, which follow those of Islington Council:

Financial Policies

Co-op Financial Policy

Anti-Fraud and Corruption Policy

Staff Policies

Staff Code of Conduct

Disciplinary Procedure

Grievance Procedure

Equal Opportunities Policy

Governance Policies

Committee Members Code of Conduct

Code of Governance

Register of Interests

Health & Safety Policies

General Statement Policy

Health & Safety Policy

Property Policies

Allocations Policy

Void Procedure

Consents Procedure

Assignment Policy

Mutual Exchange Policy

Appendix I

A Summary of the split of responsibilities for the dwellings between the Elthorne First Tenant Co-operative and the Islington Council.

Responsibility for the TENANTED units	
Elthorne First Co-op	Islington Council
Day to day internal plumbing	Heating repairs
Day to day internal woodwork repairs	Building repairs (inc. roofs, external brickwork)
Water tanks	External painting (cyclical maintenance)
Internal Electrical work	TV aerials
Communal block lighting	Kitchen replacement
Window repairs	External drainage form property
Communal areas of block cleaning	Grass cutting / weeding
Estate sweeping	Tree pruning
Estate litter picking	External Colum lighting
Lumber clearance assistance	Electric smoke alarms
Communal window cleaning	Estate road maintenance
Bathroom repairs etc.	
Fence repair	
CCTV camera maintenance	

Responsibility for the LEASEHOLD units	
Elthorne First Co-op	Islington Council
Reporting of heating repairs to LBI	Heating repairs (for those on communal heating system)
Estate sweeping and litter picking	Tree pruning
Sweep and clean communal areas of blocks	Communal redecoration of blocks and estate
Lumber clearance assistance	Communal door repair
Fence repair	TV aerial
Assist with reporting general repairs to LBI	

Reporting estate drainage repairs to LBI CCTV maintenance	Estate drainage Estate roads maintenance
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Responsibility for the FREEHOLD units	
Elthorne First Co-op	Islington Council
Reporting of heating repairs to LBI Estate sweeping and litter picking Lumber clearance assistance Reporting external drainage repairs to LBI CCTV maintenance	Heating repair for those on communal heating system Grass cutting / weeding Estate drainage Estate roads maintenance