

Written evidence submitted by Justice for THCH Residents [RSH 074]
an independent campaign group of residents of Tower Hamlets Community Housing.

Who we are?

Justice for THCH Residents (JTR) was set up in the March of 2021 when our housing association, Tower Hamlets Community Housing (THCH) sent the service charge bills for 2021-22, the new charge increases were astronomical. Many residents who are some of the poorest in the country reacted by setting up this campaign. We have also seen a decline in our buildings and homes. We have realised that we are paying huge amounts when services and our housing (lack of repairs and maintenance) is deteriorating in quality. We had just been through one of the worst periods on contemporary British with the COVID Pandemic (2020) when THCH provided very little service to us and then decided to hit us massively with some of the highest increases of service charges of any housing association – we compared with other members for our family who live in other housing associations in the borough. It increased in March 2020 by over 100% which in some cases was about £1000 per year increase for service charges (on an original base of about £1000). This was for tenants and leaseholders alike (leaseholders pay for a few more items).

I am the chair of JTR, Hussain Ismail, one of the residents of THCH in Shadwell, Tower Hamlets. We are a campaign group to make our association accountable to its residents so that we are not made poorer and exploited.

We want to focus on two areas:

1] How widespread and serious are the concerns about the quality of social housing?

We, THCH residents, have seen a steep decline in not only the services rendered onto us by our housing association but also the state of our buildings, for both tenants and leaseholders (this is also attendant with massive increases in service charges (leaseholders and tenants), and a modest rent increase (tenants). I will briefly outline these here.

1.1] Quality and extent of service declined – along with increases in prices (service charges) which are not capped like rent (rents also has been going up by the maximum permitted by law), there has been a decline in what we are offered: repairs, maintenance – internal (flats and houses) and also communal aspects – building repairs and maintenance.

THCH has 3200 properties – 66 per cent tenants and the rest leaseholders. There is very little maintenance of our buildings and estates, including our flats – even if there are clear dangers present like water flooding and leaks, also through electrical fittings and conduits. Please look at our Twitter and other social media account to see how serious some of the problems have been. So in some cases, it has become dangerous to residents the decline in quality – meaning negating repairs and maintenance. And since many buildings are over 60 years old they need more maintenance and repairs. One example is that tenants were told a few years ago they had to pay for minor repairs, and when asked if there was a list, we were told there was not – and considering it is really difficult and arduous to get a major repair done – 10 to 15 calls in some cases – the reality is that there is a whole scale abandonment of repairs and maintenance of our homes and living spaces.

1.2] Prices and costs to THCH residents going up - some of the most vulnerable in the country.

We are paying some of the highest service charges in the country for social tenants. Many of our residents get Universal Credit. It seems to us that THCH is leveraging, by increasing services charges, money from the government through universal credit payments for service charges. If you look at the universal credit regulation for payments for housing service charges, the list of items on our service charge statement (itemisation) has been copied and pasted from what is permissible for payments from the Government Universal Credit regulations. Most people in our blocks would get universal credit if they are working or not due to low pay and poverty – so one way or another THCH will leverage this money. And since rent is capped THCH is rising the rent for tenants by

other means – service charges. For leaseholders who don't get service charges covered, they are paying without any help. Either way, this situation makes people dependent and poor – there seems to be a decision made that THCH will get more from rents and services charge with a corresponding decline in services – thereby saving money – less maintenance and repairs – and if any, of really bad quality. This is a system that keeps residents poor and also is driving greater poverty (housing, income, and health) and also inequality.

Also, tenants never paid for service charges before (historically it came out of rent charges) and now from 1 or 2 items 10 years ago there are about 20 items that we pay for. Lease holders have always paid for service charges but also here the number of items has increased hugely. For tenants there has not been a corresponding deduction from rents for the service charges – so tenants are being now double-charged considering previously it was included in the rent. So in real terms (leaving aside the definition and naming) rent has gone up by over 20 to 50 per cent in the last few years for tenants in real terms (total amount paid per week in accommodation charges).

1.3]Lack of any concern – in fact, disdain

We started this campaign and have held three demonstrations, organised petitions, involved politicians including our members of Parliament (particularly Apsana Begum), and have been in the media several times, including a big piece on BBC London News (Tarah Welsh). We have had to do this because of the lack of concern for our homes and our estates by our housing association we feel there is a disdain for us now. This was not the case 10 years ago. We are paying more for housing, and the managers of THCH have greatly increased their salaries.

2] Does the current regime allow tenants to effectively resolve issues?

2.1 – NO ACCOUNTABILITY

Considering that THCH is a charity there is no accountability to its residents. THCH took over many properties from Tower Hamlets Council and was set up by Tower Hamlets Community Housing with councillors on the board and ex-council housing officers. At the moment there are several councillors and ex councillors on the board of THCH. The chair of the board is an ex Tower Hamlets Council housing officer but now works for Legal and General – one of the biggest fund management companies in the world.

There is no way to make our voice heard – there are no mechanisms of accountability. Even the resident board members are carefully selected and don't represent the residents – let alone socially and ethnically represent the majority of residents who are over 50% of Bangladeshi origin. This was not always the case – THCH ten years ago was much more responsive and involved than now, despite not having any formal mechanism of accountability to the residents. It is ironic that private companies, shareholders have more rights than the people a charity serves. One demonstration of this lack of accountability is that the THCH board now pays itself £75,000 per year (for 10 people) – it is the only housing association (charity) that pays itself. Before they were not paid and it was a voluntary position like other charities. Even Poplar Harca a much bigger housing association set up by Tower Hamlets Council does not pay its board members. THCH now operates more like a private corporation than a charity (more in the interests of its board members who are connected to various private interests).

2.2 – COMPLAINTS IGNORED

There is a lack of communication and complaints are not dealt with. We have to resort to campaigning to resolve problems – this has led to THCH changing its policy after protests and petitions and politicians getting involved. They have employed a PR firm to counteract our messages and hide the facts regarding how much we are paying. Many leaseholders have asked for documentation for service charges – THCH has not even responded to many and the ones that they have responded they have not given any reasonable documentation regarding the costs for items on the service charge items. It was never like this 10 years ago. There was much more communication and it was reasonable. Now it seems like disinformation and obfuscation.

We have also accused them of racism – institutionally treating certain groups detrimentally. We even got our London Assembly Member Unmesh Desai to write to the chief executive of THCH. They denied anything, without providing any evidence or doing any equality impact assessment.

Not only do we believe our experience of our housing association has declined massively over the last 10 years it is also destroying our health, both mentally and physically – let alone making us poorer and locking into dependency – it is a form of extortion. These are strong words but we would like to present more to you in Parliament with witnesses and statistics. And of course, we would be happy for you to come up with your conclusions. We feel that we are being driven out of our homes. We live in central London where it is impossible to afford to rent or buy housing for people like us so we are obliged to be in social housing which now has become an atrocious experience.

CONCLUSION

Something has fundamentally has changed in the relationship between our housing association and the residents: it has become much more unequal. I have personally, the chair of JTR, been on my estate for over 25 years (before Tower Hamlets Council transferred over to THCH). Many residents have seen this change which has led to a decline and a worsening of the relationship between THCH and residents. The relationship between them and us was brilliant in the beginning but it was functional but now it is dysfunctional and to the severe disadvantage to residents – driving people into poverty and desperations. We intend to readdress this balance and are therefore keen to provide evidence to your committee. We have talked to other residents from other housing associations and it seems similar for them as well – worse or better.

Social media BF/Twitter/Instagram = @justicethch

We can provide you with:

photos and videos of disrepair etc., and major incidents

service charge and rents statements

testimonials from residents – tenants and leaseholders

Verbal evidence from residents including steering group of JTR

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