

Housing chief executives network- WhatsApp summary

January – February 2025

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.

This is a closed group, open only to CEOs in housing associations and ALMOs. It currently has around 260 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, January – February

New year well wishes and festive closures

1. Members discussed office closure arrangements in the week between Christmas and New Year, with a poll showing three main options: full closure with staff taking leave, closure with some gifted days, or business as usual. Current practices amongst organisations vary, with some offering concessionary days and others maintaining essential services whilst closing main offices.
2. Several members shared experiences of changing their approach over time, with one notable example of an organisation switching to closure after a staff vote, resulting in more positive and well-rested teams in January, whilst maintaining emergency repair services.

Complaints

3. Members discussed various approaches to handling complaints, with larger organisations typically using centralised teams (sometimes with as many as 60+ dedicated staff) working alongside managers, while smaller organisations typically rely on heads of service for Stage 1 and senior executives for Stage 2 complaints.
4. Members discussed the Ombudsman's stance that any expression of dissatisfaction must be treated as a formal complaint, with some members stating that they have previously used informal resolution methods with positive outcomes. There was also discussion about the importance of learning from mistakes to prevent recurring issues.

Pay settlements

5. Proposed pay increases were discussed with organisations suggesting increases between 1.7% and 3% for 2025 and many settling around 2.5%. Several organisations noted different approaches for executive/leadership teams, including pay freezes, while some are implementing higher increases for lower-paid staff to maintain Real Living Wage compliance.
6. Members also discussed sector benchmarking and reported ranges from 2.5% to 10%, with several using a $\pm 5\%$ or $\pm 10\%$ tolerance from the median/spot salary, subject to various discretionary factors and performance considerations.

EBITDA-MRI

7. Several housing organisations are operating without EBITDA-MRI covenants, though the Regulator of Social Housing (RSH) still expects organisations to monitor against this metric. Members discussed pushing investment in planned works and energy efficiency improvements, with some targeting around 115% EBITDA MRI, supported by up-to-date stock condition surveys.
8. Challenges raised include balancing Decent Homes Standard criteria with decarbonisation targets, managing contractor relationships, and coordinating customer communications. Some organisations noted tension between meeting regulatory requirements and addressing residents' practical needs and preferences.

Survey methods

9. Members report experiencing drops of between 8% and 15% in satisfaction scores when switching to digital-only tenant satisfaction surveys, with some organisations consequently reverting to telephone methods or adopting a mixed approach to maintain higher response rates.
10. There is ongoing debate about the need for clearer guidance from RSH regarding survey methodologies, with observations that younger demographics prefer digital communication while older tenants tend to be more satisfied and more likely to respond to telephone surveys.

Police enforcement

11. Members discussed financial liability for property damage during law enforcement activities, particularly in a case where electric doors have been damaged despite police having access codes. The consensus was that costs cannot typically be recouped unless police acted unlawfully (e.g. raiding the wrong property), though some reported mixed success in past attempts to recover such costs.

Paying a resident group

12. The feasibility of paying a resident group to maintain a play park was discussed with members offering advice on how this has been implemented in similar schemes. Key considerations included procurement rules, required accreditations, and insurance needs. A successful case study was shared where a residents' association was trained (ROSPA certified), insured, and operated under a formal service level agreement.

Welfare rights advisors

13. A member posed a question about salaries and recruitment when employing a welfare rights advisor. Several organisations remarked that they employ in-house welfare rights advisors with salaries benchmarked with Housing Officer roles, though recruitment can be challenging. Some have integrated these roles into existing positions like rent income officers, with positive outcomes for arrears management and resident satisfaction.

14. Other organisations outsource to regulated charitable partners at higher cost, citing benefits such as maintaining independence, accessing specialist debt advice services, and avoiding regulatory complications. However, clear service level agreements are crucial, with some reporting challenges when partner organisations' objectives misalign.

Housing management systems

15. Members shared experiences with various housing management systems. The group expressed strong interest in sharing experiences and learning from each other's implementations, leading to a proposal for creating a separate discussion group and organising a joint feedback session to maximise efficiency for those conducting system appraisals.

Polls

16. Members posted several polls in the group to gain an understanding of the general consensus regarding their question. The results of these polls are summarised below:
 - 65 out of 80 (81%) members say their organisations anticipate CPI+1% rent increases for 5 years;
 - 74 members are planning salary increases within their organisation of 2-3%;
 - 79 out of 103 (77%) CEOs attend their organisations' Audit and Risk committee meetings.

Using AI

17. Members debated using AI tools such as Copilot for minute-taking and workshop planning with some stating that their Board are encouraging thoughts on how they might use AI to streamline Business processes. There is interest in learning more about safe implementation and optimisation of AI tools, especially regarding personal data concerns.
18. Useful resources in relation to the use of AI:
 - CT article - [Seven ethical considerations in AI: building a responsible future](#)
 - CT webinar - [Artificial Intelligence in Social Housing](#)
 - CT and Disruptive Innovators Network joint report - [AI and social housing](#)
 - CT webinar - [Artificial Intelligence in Social Housing; Issues and use cases](#)