

WINTER 2023

CROMWOOD PEOPLE

Your tenant newsletter

How musician Michael put his sofa-surfing days behind him after decades on the road

see page 8

5 Survey paves way for greater tenant engagement

10 Maximise your income and keep up with your rent

11 New chair shares his ambitions for tenants

12 Why a working mum has reasons to hope

CROMWOOD
HOUSING GROUP





“The accommodation is excellent... If I’m here for the next five or six years, my daughter can finish secondary school.”

MARTHA

Welcome

Welcome to the winter edition of Cromwood People.

Over the last few months, we have been asking you for feedback on the service you receive from Cromwood.

Firstly, thank you for taking the time to complete the tenant survey. On a personal level, I'm very pleased with the results and proud that we compare favourably with our peers in the social housing sector.

It's been an important and interesting exercise for us as an organisation and one which we very much see as a building block to ensure we're constantly striving to improve the ways we serve our tenants and involving you in that process.

We are currently carrying out in-depth telephone surveys to get a more detailed picture of how you feel about the services and support we provide. I look forward to sharing the findings with you in the new year.

As well as the survey findings, our latest newsletter features more inspirational stories from fellow tenants and advice from our rents and assets manager, Mohammed Rahman, on managing rent payments and what to do if you find yourself in difficulty.

We also have an interview with Cromwood's new chair, Nigel Davies, who brings a wealth of experience to our organisation following a long career working in local government in London.

As ever, please get in touch if you'd like to tell your story or have ideas for the next edition.

Best wishes for a happy and prosperous new year,

Moses Hirschler

Chief Executive, Cromwood Housing Group



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About us

Cromwood was set up in 2002 to help address the serious shortage of social housing in London.

Our vision is to provide decent and safe accommodation where our tenants can rest, receive support, and plan for the future.

We are a private business, approved by the UK government to provide social housing. This means we are accountable to the housing regulator, our tenants, and our board of directors.

We currently house more than 3,000 people in London and Greater Manchester in properties we lease, manage or own.

As a mission-led business, we provide services that make a real difference to people's lives.

Strategic partners, such as the Greater London Authority, provide funding for new housing to tackle rough sleeping and house people fleeing domestic violence. Other organisations such as Solace and Thames Reach work with us to ensure that tenants get the support they need to maintain their tenancies and get back on their feet.

Over the coming years, we aim to increase the number of people we house and have an even greater impact in London and Greater Manchester. For us, success means high quality, affordable housing, strong partnerships, and good communication to help our business and our tenants move onwards and upwards.



OUR VISION

Being able to provide a place someone can call **Home** – where they can **rest**, receive **support** and plan for their **future**.

OUR MISSION

To provide vital housing services to save the lives of people who are homeless, sleeping rough, seeking asylum and fleeing domestic abuse.

Tenant survey results

Cromwood is committed to working with you – our tenants – to improve the quality of our services. We recently carried out an independent survey to find out how you think we are doing. The questions contained in the survey were based on the Tenant Satisfaction Measures (TSM) provided by the Regulator of Social Housing. They are designed to measure how well landlords are performing.

The results overleaf show that the majority of those who responded feel listened to, respected, and informed about the things that matter. They also said that we performed well in areas such as repairs, maintenance, and tackling antisocial behaviour.

A second survey is underway. This in-depth telephone survey will give us an indication of whether we're making a real difference to people's lives. For example, it will tell us whether tenants feel supported and how they feel supported. It will tell us if they can plan for the future, and what, if anything, has changed for them since becoming a Cromwood tenant. The results will be included in a report which will be published on our website in the coming months.

These activities are a useful first step in a number of different ways, according to Kevin Murphy (pictured), strategic director at Cromwood.

"We interact with our tenants on a regular basis and that gives us an indication of how well we're doing. But a survey like this is an invaluable way to find out what customers really think about the service they're getting.

"For starters, they will help us to identify areas for improvement and measure our progress. It's our intention to benchmark Cromwood's performance against that of social landlords across the country so that we strive to be up there with the very best."

But above all else, he wants the surveys to be the start of a journey towards greater engagement with tenants.

"Building relationships with tenants is challenging for an organisation like Cromwood due to our small size and the fact that our homes are dispersed over a wide area of London rather than concentrated in a particular area," he explains.

"So how can we ensure your feedback is at the heart of our decision making? It could be a focus group or a tenants' forum – the truth is, we are open to all ideas and are throwing it open to our residents for suggestions.

"The TSM survey has been an important exercise for Cromwood and we're now keen to build the momentum."



GET IN TOUCH!

Email us at info@cromwood.co.uk



RESPONSE TIMES

- Emergency repairs: 24 hours
- High Priority repairs: 5 working days
- Routine repairs: 20 working days
- Complaints: acknowledged within 5 working days of receipt

AMBITIONS

- Reduce homelessness
- Eradicate rough sleeping
- Support vulnerable people
- Promote wellbeing

About the survey

An online survey was carried out over the summer by an independent company called CX-Feedback. We invited 206 tenants to take part and 61 did so, giving us a response rate of around 30%. Cromwood's performance was compared against an average drawn from 20,000 responses from 23 other housing providers. In all categories, we performed as well or better than the average.

OVERALL SATISFACTION:



SATISFACTION WITH:





SAFETY

CROMWOOD 73%

AVERAGE 72%



RESPONDING TO TENANT VIEWS

CROMWOOD 64%

AVERAGE 55%



INFORMATION AND COMMUNICATION

CROMWOOD 67%

AVERAGE 66%



VALUE AND RESPECT

CROMWOOD 69%

AVERAGE 67%



HANDLING COMPLAINTS

CROMWOOD 48%

AVERAGE 31%



TACKLING ANTISOCIAL BEHAVIOUR

CROMWOOD 72%

AVERAGE 51%

MICHAEL'S STORY:

**‘The place is fantastic,
superb, brilliant.’**

Ready to put his old life behind him, Michael knew he needed to make decisions that would help him sustain his tenancy. He explains why he had to stop travelling in order to move forward.

‘Most of the people I’ve known over the years have been travellers, drinkers, drug fiends, and loads of musicians,’ says Michael, ‘that’s your social world.’

For almost half of his life, Michael sang, strummed, and drummed his way across the land, living in squats or sofa surfing and drinking a bottle of wine in less time than it takes to get to the end of your average film.

‘I would never go to a house where someone wasn’t going to drink with me,’ he explains, ‘That just wouldn’t happen. And then I found that I didn’t want to do it. I wasn’t enjoying the heavy-drinking scene or the stuff that goes with it.’

That change began long before he moved into his current Cromwood flat. At the time, Michael (now 67), was living at the home of a hard-drinking functional alcoholic. Part of him was ready to



move on, but he stayed put until a concerned friend told him to get down to the homeless charity, Crisis, and ask for help.

He did as he was told and then something incredible happened. Each Christmas, Crisis gives a group of its clients the opportunity to perform with the Royal Philharmonic Orchestra. Michael was one of those musicians. It was like looking at his reflection and seeing a different version of himself, a version that raised his expectations of who he could be.

He believes that projects that give homeless people a peek into another world, a world in which they are seen as more than just a list of problems, are worth their weight in gold. 'You could save the state loads of money over the years,' he suggests. 'If someone gets themselves together they're not going to go in and out of hospital and prison quite so often. That would be money well spent.'

Cromwood became part of that story when Crisis invited Michael to view three properties. The first two studio flats (offered by a housing provider that shall remain nameless) reflected the way that some parts of society see homeless people.

'They were very, very rough. A nightmare,' he recalls. 'Much better than the street but I wasn't living on the street. In one of them, the window was falling apart and the shower unit was wretched. They shouted at me for checking the windows and told me that if I didn't sign up there and then I'd lose the place and it would affect my chance of getting housing.' He turned them both down.

The third was a property in Greenwich managed by Cromwood. 'The difference was just ludicrous. I viewed it and said, where's the pen? Pretty much everything about it is fabulous.'

The unfurnished flat came with a grant for a washing machine, cooker, microwave, TV, and some furniture. Unable to choose between superlatives, he gives me three: 'The place is fantastic, superb, brilliant.'

When he accepted the flat, he recalled conversations with a friend who helps homeless people sustain their tenancies. His friend told him that some people use their new home as a drug den or as a place to get 'cuckooed' with their mates. They smash the place up or spend the rent money on drink and drugs.



“ I viewed it and said, where's the pen? Pretty much everything about it is fabulous. ”

'I said, I'm not doing that. I'm not going to move in unless I get the rent paid direct to Cromwood. This is the first time I've had a secure gaff all to myself. As far as I know, I'm a good tenant.'

He's kept his drinking to a minimum, takes walks around the nearby common, and is looking forward to giving something back. He was always more than the sum of his drinking and drug taking. He's done care work, volunteered on music projects with disabled people, and helped out in Crisis shops. He'd like to volunteer with Crisis again and help other homeless people build on their strengths and believe in a fuller version of themselves.

His old musical passions are alive and well: 'I wouldn't mind forming a band,' he says. For this lifelong strummer and drummer, that would be fantastic, superb, and brilliant.



Mohammed Rahman

Rents and Assets Manager

MEET THE TEAM

I'm Mohammed, and I oversee and monitor everything to do with rents for our Greater London Authority (GLA) properties.

I joined Cromwood in 2020 as the rents and assets coordinator and was promoted to my current role in 2021. I previously worked in the private lettings sector, so the issues faced by tenants in the social housing sector were very enlightening.

Your responsibilities

Tenants are responsible for making sure that payments are correctly in place, there are no shortfalls, and that we are kept informed of any changes that could affect their ability to pay.

It helps to frequently check your Universal Credit journal.

If it takes a long time to process your claim for Universal Credit, it is your responsibility to stay on top of it and keep us informed. If you receive a lump sum for your rent, it is crucial that you pay this into your rent account.

As Michael's case study on p8 shows, many tenants choose to have their rent paid directly to us to avoid issues that could put their tenancies at risk. You can set these up with Universal Credit at any time.

Our hardship fund

Cromwood operates a discretionary hardship fund, awarded to those who make every effort to pay their rent but are temporarily unable to do so, perhaps due to an unforeseen change in circumstances. The fund aims to prevent responsible tenants from getting deeper into debt. Tenants who keep us informed of their situation and have a workable plan to reduce their arrears may be eligible for a small payment, offset against their rent account.

If you have problems paying your rent, please contact our team on **0208 826 2800** ext. 2



Ask for help

We do our best to help people who are struggling. For example, our rents are kept within the benefits cap which means that you won't need to top up, but people struggle to pay their rent for various reasons and in most cases, they stop engaging when they start falling into rent arrears.

I would like to stress the importance of keeping the communications line open. If we are aware of your circumstances, we may be able to offer support and guidance to get you back on track.

When people move into work it's not always clear how much rent they'll need to pay from their salaries and how much will be paid by Universal Credit. There are helpful benefits calculators online to take the guesswork out of this. For details, see Benefits calculators - GOV.UK (www.gov.uk) If you don't have access to the internet, your support worker or local Citizens Advice will be able to advise.

Working out your entitlements before you start work will ensure that you don't fall behind with your payments and help you budget. If you stop paying while your new entitlements are being assessed, you could well end up owing rent.

It's worth mentioning that billions of pounds in social security benefits go unclaimed each year, including in-work benefits, disability payments, and help to heat your home. Speak to Citizens Advice online, over the phone, or in person to see if you are missing out. Their free advice line is available on **0800 144 8848**.

Cromwood chair vows to raise the bar

We need to lead by example in providing quality homes, says Nigel Davies

Ask Nigel Davies what his primary ambition as chair of Cromwood Housing is and he'll give you a simple answer: 'To ensure we provide properties to our tenants that are genuinely homes.'

It sounds like a modest goal, but he knows only too well the reality can be very different for many people living in rented accommodation.

Nigel joined the Cromwood board shortly before retiring from a career in local government that spanned more than 40 years. During that time he's taken on many senior roles within councils in London including Bromley and Tower Hamlets.

However, his awareness of the importance of housing conditions stems from his early years as an environmental health officer and that experience continues to influence his approach at Cromwood.

'Lots of my early time in environmental health work involved private rented sector inspections,' Nigel explains. 'I was going out to a lot properties that were in a poor state of repair, they were often overcrowded and had significant health and safety issues.'

'Over the years a lot of work has gone into driving up standards across all types of housing. But it remains a big issue and it has been exacerbated by the shortage of housing in general.'

During the last three years Cromwood has purchased properties across London in order to help meet demand in the capital for specialist social housing for former rough sleepers and those fleeing domestic abuse.

'One of my main concerns as a board member is to ensure that when we acquire properties we get them to a good condition. We want happy tenants who feel that they don't just have a roof over their head but have somewhere they can call home.'

'It's about maintaining and improving on our high standards. By engaging with tenants we can work together to set an example and raise the bar on expectations when it comes to quality accommodation.'

Nigel believes an exciting future lies ahead for Cromwood as it expands as an organisation both within London and across Greater Manchester.

'We want to grow and to continue to look for opportunities so that we can play an even bigger role in helping to meet the huge demand for social housing. I know from sitting round the table with senior council officers and elected members that housing homeless people in B&Bs just isn't sustainable from a financial and social point of view.'

'There's a genuine win-win to be had when organisations like Cromwood grow to meet that demand. But it's about growing smartly so that we're able to provide the best quality homes with excellent service for our tenants.'



MARTHA'S STORY:

'It's perfect'

When Martha's landlord sold up, she found herself in a long queue for rehousing. She tells Cromwood People what it means to have a roof over her children's heads and a landlord that listens.



Martha loved her north London home, but when the owner decided to sell, the teaching assistant and her three children had to move on.

'You make your life, then the landlord wants to sell and that's the end to the life your children have had all that time,' she says.

Martha's story is a classic illustration of the vagaries of London's social housing sector. Hammersmith & Fulham Council in west London is responsible for housing her, but a shortage of accommodation in the borough meant that, in 2016, they placed her in north London.

The 2-bed flat was meant to be emergency accommodation, but she stayed for seven years. She worked, paid the rent, and looked after the flat while her children grew from toddlers to pre-teens. And then, earlier this year, she was given notice to quit and saw, up close, the ferocity of the competition for social housing.

'Thousands of people are bidding online,' she explains. 'Sometimes, you can see 300 people wanting to see a house, but no-one's getting housing because there is no housing. Everyone's just in the system.'

Martha's family was assessed as having medium priority, so they weren't at the front of the queue, but at least they had a fighting chance of getting something. She speaks with compassion of those ineligible for local authority help who have to fend for themselves.

Invited to view a 2-bed flat in northwest London, managed by Cromwood, Martha hardly dared to hope. When the news came that she'd got it, she was overjoyed. The family moved in May 2023.

'The accommodation is excellent,' she says. 'If I'm here for the next five or six years, my daughter can finish secondary school. After that, we'll see.' As this is also temporary accommodation, there are no guarantees but, for now, the family can breathe.

The new location means that Martha had to change jobs and it takes her two youngest (aged 10 and 12) longer to get to school. However, she's now employed in a better school with extra paid holidays, and she's impressed with the way that Cromwood manages the property.

When she first moved in, the flat contained a small fridge in a poor state of repair, and the



“ **The
accommodation
is excellent.** ”

pressures of working while raising a family meant that having little space for fresh food was a major headache.

'I wasn't happy. I explained that I've got three kids, I work. The fridge door didn't close properly so food rotted very quickly and there was no veg box on the bottom because it was broken. I said, I can't live like this, I need to have the fridge full because I work and don't have time to cook every day.'

Cromwood spoke with the property owner who got her a new, large fridge. They also arranged for the old one to be legally disposed of. It might seem like a small thing, but it has made a huge difference.

Reflecting on the quality of her accommodation and the way it's managed, she says, 'It's perfect.'

Key contacts



London office:
020 8826 2800



Manchester office:
0161 241 1341



info@cromwood.co.uk



maintenance@cromwood.co.uk



complaints@cromwood.co.uk



rents@cromwood.co.uk

OUT OF HOURS

For emergency help outside normal office hours, contact:

Maintenance emergency (out of hours): 0208 066 5388

Gas (Transco): 0800 111 999

A man with a mustache and glasses, wearing a flat cap, a yellow and white patterned short-sleeved shirt, dark shorts, and green sandals, is sitting in a wooden chair. He is holding a white mug with a blue donkey illustration on it. In his left hand, he holds a lit cigarette. To his right, an acoustic guitar is leaning against the wall. The background wall is covered in wallpaper featuring a pattern of purple butterflies. A blue text box is overlaid on the top right of the image.

***“This is the
first time
I’ve had a
secure gaff
all to myself.”***

MICHAEL

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