

LEASEHOLDER NEWS

December 2011 Issue **10**

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Getting permission for alterations

If you are planning any alterations or home improvements in your leasehold property, you must apply to the Home Ownership Team for landlord permission since your lease requires this. At the moment we are consulting with the Leasehold Panel about ways of setting out the policy more clearly.

You normally do not require landlord permission for alterations such as replacing kitchen units or bathroom suites, nor for boiler installations where an existing flue system is being used – although you need to provide a valid gas safety certificate from a Gas Safe registered engineer.

You will also need building control approval for anything structural and possibly planning permission from the Council (for instance for new windows and doors). We cannot agree to any alterations which affect internal communal hallways, staircases or balconies.

Here are some examples of alterations you can get permission for:

- Permanent changes to the internal layout
- Extensions including conservatories
- Loft conversions
- Basement conversions
- New outbuilding in your garden

- Removal/installing walls (structural or otherwise)
- Re-routing of pipe work and waste pipes
- Repositioning of sanitary ware and appliances
- Any opening in the external fabric of the building (eg boiler flues)
- Any alteration to the external fabric of the building (eg doors, windows, roof)

It is generally not possible for us to agree to work in the lofts or gardens of properties in blocks of flats. We cannot give you permission for a **TV aerial** or **satellite dish** if there is already a communal digital aerial system for the building. You must not fit any **security grilles** over windows or doors for safety reasons. The Fire Brigade has advised us that these are a real safety hazard since they can prevent escape in the event of a fire.

For more information about this policy, please call us on **020 8489 3357**.

Seasons greetings from all of us in the Home Ownership team and everyone in Homes for Haringey.

Please note that our address has now changed to: Home Ownership team
Homes For Haringey
Leavel 8, Alexandra House, 10 Station Road
London N22 7TR

Have you paid your service charges?

It's that time of year again – please don't forget to pay your December quarter (plus any arrears), due within 7 days of the 25th.



Homes for Haringey

The Haringey Credit Union explained

Haringey, Islington & City Credit Union is a co-operative set up in 1997 to provide an alternative way to save and borrow money. To be a member you must live, work or study in the boroughs of Haringey or Islington or in the City of London.

How does it work?

The Credit Union encourages members to save rather than borrow, but also provides low cost loans in times of need. Members' savings are pooled to form a pot of money from which people can borrow if they need to at very low cost. The interest rate of 12.7% APR (annual percentage rate) is charged on the reducing balance, so, for instance, a loan of £1,000 repaid in 12 monthly payments would incur only £67 in total interest. Unlike other lenders, the Credit Union has a single interest rate for all members regardless of their age, whether they are working and their credit history.

The unique 'Saver Loan' sees part of each borrower's regular payment allocated to their individual savings account. This means that every borrower starts to build up savings as they reduce their borrowing. Over time this reduces and ultimately ends the need to borrow. Whereas other financial institutions encourage borrowing to increase their profits, the Credit Union reduces the need to borrow, a fundamental moral difference.

A savings account with the credit union can help meet the costs of home improvements, for example, but will also allow the borrower to save at the same time. And all the while, members know that their money is used for the benefit of the community rather than to boost the profits of the banks.

For further information, visit www.credit-union.coop or contact the Credit Union on **020 7561 1786** or email them at: info@credit-union.coop

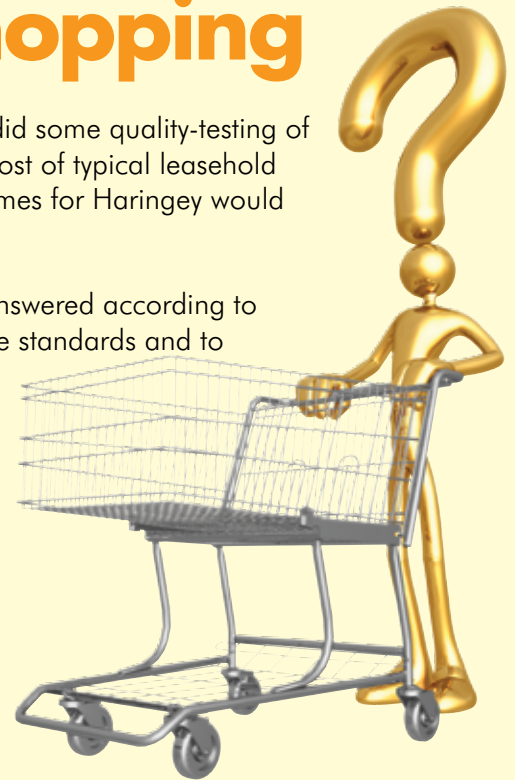
Key leaseholders go mystery shopping

Four of our key leaseholders recently did some quality-testing of our customer services. Armed with a host of typical leasehold queries, they called up to see how Homes for Haringey would respond to their queries.

The aim was to find out if calls were answered according to Homes for Haringey's customer service standards and to measure the level of knowledge of our officers on various leasehold issues. As part of the exercise, key leaseholders phoned different departments including the Repairs Service, Tenancy Management, Resident Involvement, Property Management and, of course, the Home Ownership team.

Results from these 'mystery shoppers' are currently being evaluated and we will update you with the results in the March edition of Leaseholder News.

A big thank you to the key leaseholders who have taken the time to help us with this – we really appreciate it. If you would like to be a mystery shopper, please call us on **020 8489 3060**. We will provide necessary training and support.



What to do if there's a leak

If water is coming from the flat above, talk to your neighbour and ask them to fix it. If they can't do anything, report it to your Tenancy Management Officer. If you don't know who your Tenancy Management Officer is, call us on freephone **0800 195 3404** or **020 8489 5611** from a mobile (menu option 3).

If you have a roof leak, please report this to our Repairs Service on freephone **0800 195 3404** or **020 8489 5611** from a mobile (menu option 1). If damage is caused to your ceiling, walls, fixtures or fittings, you can claim for it on the

buildings insurance policy, which you pay for as part of your service charges. Please ask the Insurance Section for a claim form on **020 8489 3610**.



Consider your neighbours



If you are doing any home improvements, you must be careful not to disturb your neighbours:

- Work must only be carried out between 8am and 6pm, Mondays to Fridays and 8am to 1pm on Saturdays with no work on Sundays.
- Please keep noise and dust to a minimum.
- Don't allow dust or rubbish to fall outside your flat.
- Do not store any building materials or equipment in communal areas such as the corridors and car parks.
- Don't leave any rubbish outside or in the refuse collection area. You must take it to your nearest recycling centre (see www.haringey.gov.uk for details).

If your contractor needs to park in a controlled parking zone, you can get a visitor's parking permit from the Council (www.haringey.gov.uk/parking or call the Council's Customer Services on **020 8489 1000**). If you live on the estate and you need a visitor's parking permit for an estate controlled parking area, you can download a permit application form from Homes for Haringey's website at: www.homesforharingey.org/parking

Report from Piers Johnson, Chair of the Leasehold Panel



Alterations to leasehold properties

We have had another very busy couple of meetings. In November the Council presented the revised policy for leaseholders to obtain permission for home improvements. A list of some alterations that require permission from Homes for Haringey is being compiled - please see the article on page 1. Homes for Haringey will levy charges for processing applications (which it manages) and panel members requested more information as to how the charges would be decided. We asked for further clarification to ensure charges are justified and proportional to the proposed alteration costs.

Stock condition survey and subletting

The Panel has been asked to put forward some representatives to consider ways of using the information obtained from the stock condition surveys (of the Council's housing) so as to give leaseholders a better idea of what work needs to be done to their blocks in future. We also talked a lot about the proposals for subletting and have now set up a subgroup to consider everything about this in detail.

Home Ownership Team - performance review and future plans

We received a report on a recent value for money review of the home ownership service. It was generally very positive but made a number of recommendations such as more performance reporting and closer working with other local authorities. Although the Panel was uncertain about the wisdom of Homes for Haringey extending its remit to share their services with similar service providers it was reassured because this could in fact result in increased efficiency and savings.

Decent Homes Programme Core Group

I attended my first meeting of the Core Group (which oversees the Decent Homes Programme (DHP)). Works on the DHP have just re-started after over six months planning following the budget cuts. Once we have appointed the two main contractors, they will work with us to specify what precise works will be carried out in 2012/13. The DHP will carry on at least until 2013/14.

Leasehold Panel meetings

Leasehold Panel meetings are open to all leaseholders. They start at 7pm and they are held in Wood Green Civic Centre, High Road, London N22 8LE. The next dates are:

Thursday, 18 January
Monday, 13 February
Wednesday, 28 March
Thursday, 17 May

If you would like to receive a copy of the minutes and agenda for the next meeting, or have anything you would like us to consider at there, please email us at leasehold.panel@homesforharingey.org or call Bruce Nicholas on **020 8489 3487**. We also publish minutes on our website at: www.homesforharingey.org/publications_and_minutes

Subletting?

If you rent out your property you must register the details with us it is not enough to inform the Council Tax department. If you do not tell us that you are renting your property, your cover under the building insurance policy may be invalid.

Thank you to all those of you who commented on our consultation paper outlining the proposed subletting fees which are planned to start 1 April 2012. The Leasehold Panel is currently considering these proposals.

To register your sublet, call the Home Sales Team on **020 8489 3357** or email them at: right2buy@homesforharingey.org



Gas safety

Be sure to have your gas appliances checked every year by a Gas Safe engineer. Faults cause carbon monoxide which is a deadly and invisible gas with no smell – it makes people unconscious and kills in a matter of hours. If you rent out your flat, the law means you must get a Landlord Gas Safety certificate every 12 months.



Arabic

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Somali

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Turkish

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Homes for Haringey Ltd

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Team 2 – for leasehold properties in Wood Green and South Tottenham
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020 8489 5996 or
020 8489 3042
Email:
home.ownershipteam2@homesforharingey.org

Home Sales – for resale, re-mortgage and subletting enquiries
Phone: 020 8489 3357 or
020 8489 3231
Email:
right2buy@homesforharingey.org