



Key Leaseholder Scheme

Minutes of the meeting – 27 January 2011, 7pm.

Attendance

Officers

Nesan Thevanesan, Head of Home Ownership Team; Trudie Eagle, Risk & Insurance Manager; Evelyne Weyalo, Business Support Officer; Nick Claxton, Senior Home Ownership Officer and Paul Cox, Senior Home Ownership Officer, who took the minutes.

Leaseholders

Ian Lush (Chair), Nichole Carpenter, Robert Towerzey, Catrina Zahoor, Mary Rawitzer and Doug Evans

Apologies

Guy Levy and Claire Litchie

Ian Lush opened meeting and introductions were made.

Establishment of quorum for meetings

To establish a quorum it was suggested that there should be at least one representative from Homes for Haringey and a minimum of 3 leaseholders present at meetings. This was agreed by all those present.

Minutes of the meeting 4th November 2010

The minutes of the previous meeting held on the 4th November 2010 were agreed and deemed to be a true record.

The progress of the Action Points from the previous meeting was then discussed.

Action Point

Paul Cox agreed to circulate the new SORS as soon as he received the necessary authority to do so.

Nesan Thevanesan explained that there are certain copyright issues which prevent the codes from being released into the public domain. The company responsible for producing the rates were not happy about the handbook being readily available in case it got into the hands of its competitors. In any event, the codes are not easily understandable or meaningful to the untrained eye.

Nesan Thevanesan went on to advise that the relevant code would be released if there was an issue with a certain repair. Ian Lush agreed that this was a sensible approach and represented a satisfactory compromise.

Action Point

Nesan Thevanesan agreed to provide an example of a Query Report and identify recurring issues.

A screen dump of the Home Ownership Team's (HOT) query database was produced and distributed to the group.

Nesan Thevanesan explained how the HOT records queries and monitors performance. He also advised the group of the type of queries dealt by the HOT and that the corporate response time is 10 working days.

The example produced showed that 5,703 queries were received by the HOT, of which 5,663 were dealt with within 10 working days (98%). On average, email queries were dealt with within 3 working days. Nesan Thevanesan explained that complaints were recorded separately.

Robert Towerzey explained that he was not entirely happy with the manner in which his queries had been dealt with in the past. Nesan Thevanesan advised that the performance figures reflect the full response turnaround.

Nesan Thevanesan then went on to explain the complaints procedure. He advised that all Stage 1 complaints must be responded to within 10 working days. The response time for Stage 2 complaints is 21 working days. He also advised that meetings are held every month to discuss a learning log which is actioned as appropriate by Team Leaders.

Mary Rawitzer suggested that the figures quoted do not accurately reflect the number of complaints received. Nesan Thevanesan explained that all complaints are logged by the Feedback Team.

Action Point for next meeting

Nesan Thevanesan will provide the group with a report highlighting the number of outstanding queries to date.

Progress of the Key Leaseholder group

Nick Claxton informed the group that the Key Leaseholder Scheme now has 30 core members and a total of approximately 500 leaseholders are receiving repairs reports. He urged all those present to actively promote the scheme.

He went on to advise that Barnet Homes had recently implemented a similar scheme using the Homes for Haringey model. It was deemed an example of good practice.

Nesan Thevanesan informed the group that a recent Customer Excellence inspection recognised the scheme as a good initiative and was helping Homes for Haringey set and manage customer expectations.

Ian Lush emphasised the need to promote core membership. It was agreed that Ian Lush, Nick Claxton and Paul Cox would meet to discuss an action plan in this regard. A briefing of the matters arising will be given at the next meeting.

Nesan Thevanesan explained that the HOT was proposing to set up a Blog to enable leaseholders to interact and discuss pertinent issues.

Nick Claxton explained the Point of Contact process and advised that it was still proposed that all leaseholders would be notified of who their Key Leaseholder was for their particular block or estate. This will be part of the ongoing improvements to the scheme.

Mystery Shopping

Evelyne Weyalo explained the purpose of mystery shopping. She said it was a form of market research and a useful tool to gather information to improve frontline services to customers. She advised the group that corporate mystery shopping was already in place and is being utilised to good effect.

She went on to explain that working instructions had been prepared and it was now necessary to devise a number of questions to be used as scenarios. When implemented, the results will be analysed and the statistics will be distributed.

Catrina Zahoor commented that she thought it was a very good idea.

Evelyne Weyalo advised that staff would be made aware that mystery shopping will be taking place. The participants would remain anonymous at all times using generic scenarios.

Ian Lush enquired whether participants would be offered incentives to take part in the mystery shopping exercise. Nesan Thevanesan explained that all reasonable costs would be reimbursed.

Nesan Thevanesan went on to explain that full training would be given to all leaseholders wishing to undertake mystery shopping. He said that the primary function of mystery shopping was to ensure that Homes for Haringey's procedures (water leaks etc) are working satisfactorily across the organisation.

Robert Towerzey remarked that he was concerned that leaseholders would be revealed at the initial point of contact. He was assured that as far the HOT was concerned he would have no contact with the team that deals with his property.

Evelyne Weyalo explained that the focus of the exercise would be across the whole of Homes for Haringey and not just the HOT. A scoring system would be used to chart levels of satisfaction with each particular scenario. The timeframe for implementing the mystery shopping exercise would be discussed at the next meeting.

Nichole Carpenter enquired whether mystery shopping calls would be recorded. Nesan Thevanesan explained that a new system (CRM) was being introduced across the organisation which will enable all calls to be logged on a central interface so that notes can be seen by all teams within Homes for Haringey.

Nick Claxton advised that the number wishing to participate in mystery shopping would be revisited and this will include a mail out to both core members and those just receiving repairs reports in an attempt to increase the level of participants.

Insurance claims

Trudie Eagle explained that two building insurance policies exist covering the council's housing stock; the housing stock (council tenanted properties) and communal areas policy and the leasehold properties policy. The primary difference between the two policies is that the latter covers subsidence, landslip and heave to meet the requirements of leaseholder's lenders. It covers all the usual perils associated with a comprehensive policy.

Trudie Eagle explained that a Statement of Cover is issued to all new leaseholders upon assignment, upon request from existing leaseholders and when the policy is updated.

Catrina Zahoor commented that if she makes a subsidence claim, it doesn't just affect her flat but the whole block. Trudie Eagle explained that in these circumstances, the insurance department will deal with the claim in conjunction with the leaseholder. An insurance excess of £1,000.00 per leasehold flat is payable for all subsidence, landslip & heave claims. The council subsidises the cost of damage caused to council tenanted properties from its own resources in the event of such claims.

The communal areas of all blocks are covered by the general housing stock policy and at present leaseholders do not contribute towards the premium.

Trudie Eagle advised the group that the internal insurance procedures policy is currently being reviewed to ensure that all officers on the ground, in particular Tenancy Management Officers receive training to ensure that they can identify repairs (especially those caused by malicious damage) that are covered by the insurance policy. This process will hopefully reduce the number of malicious damage repairs recharged to leaseholders.

She went on to explain that a contents insurance policy, underwritten by Royal & Sun Alliance is available to all leaseholders at very competitive rates. Ian Lush mentioned that he found them to be very expensive. Trudie Eagle explained that Royal & Sun Alliance are far more flexible and do not have any special requirements (locks etc) and therefore the quotes are not really comparable.

Ian Lush wanted to clarify that both buildings insurance policies were operated by Zurich Municipal. This was confirmed by Trudie Eagle.

Trudie Eagle then went on to explain the claims procedure. She stated that if leaseholders suffer damage to their properties, they can either phone the Zurich's out of hour's service or contact the insurance department direct. The appropriate claim form will then be dispatched for completion and return directly to Zurich. With regard to water damage claims, she advised that the negligence of other occupiers is not covered by the policy. This would include instances where an overflowing bath is the source of the problem. However, the policy does cover damage caused by a leaking fixed appliance such as a washing machine. All claims must be reported within 30 days of the incident occurring and submitted directly to Zurich. However, she did mention that Zurich is quite flexible regarding this timeframe but every effort must be made to submit claims on time to avoid any rejection.

Nichole Carpenter enquired about claims for communal roof issues. Trudie Eagle explained that only the insured perils are covered in this respect. Claims for fair wear and tear will not be entertained. However, if it can be proven that the problems occurred because of the council's neglect then a claim can be made against the public liability aspects of the policy.

At this juncture, Paul Cox mentioned that with regards to Veryan Court, certain recent repair jobs would not be recharged to leaseholders because of the delays with implementing the proposed roof works as part of the Decent Homes programme.

Nesan Thevanesan reported that the HOT are working closely with the council's insurance department to review the entire insurance procedure.

Ian Lush enquired as to who is responsible for ensuring that claims are properly submitted. Trudie Eagle advised that it is the responsibility of residents, Estate Service Officers, Estate Service Managers and Tenancy Management Officers. She added that leaseholders cannot report communal issues. These must be dealt with by the appropriate officers mentioned above. It was accepted that staff training needs has to be addressed hence the policy review.

Catrina Zahoor commented that most Estate Service Officers and Estate Services Managers are not aware of the insurance procedure. It was explained that the review currently being undertaken sought to increase officer awareness in this regard. Call centre staff should be able to identify possible insurance claims and flag it accordingly.

Trudie Eagle stated that all malicious damage claims must be supported by a police Crime Reference Number and therefore it is imperative that officers are aware of the processes that are in place in this regard. Nesan Thevanesan stated that the procedures will be agreed as soon as possible following consultation with all heads of services.

Nichole Carpenter enquired whether many claims are submitted. Trudie Eagle responded by saying that claims are made but the figures would be significantly higher if the correct processes were being implemented by the appropriate officers. She also stated that the number of claims would have no bearing on future premiums. The premiums are index linked only. Communal insurance claims can only be submitted by Homes for Haringey. Claims from individual leaseholders will not be entertained.

Nick Claxton mentioned that the Communal Repairs Project had highlighted certain issues with regards to insurance and these are now being monitored and reviewed.

Any Other Business

Ian Lush announced that the inaugural meeting of the Haringey Leaseholders Campaign Group would take place on the 15th February 2011 at the Civic Centre at 7pm.

Nichole Carpenter asked Nesan Thevanesan whether council tenants' rent would increase to contribute towards the cost of the Decent Homes works. He explained that this was not his remit. However, he did confirm that leaseholders do not subsidise council tenants.

In closing, Nick Claxton advised that the next meeting would be arranged shortly.

There being no other business to discuss, the meeting was closed at 9.00pm.

Minutes agreed as a true record