



Leasehold Panel Meeting

Thursday 15 November 2007

1. Attendance. Ms S Brown (Chair of Haringey Leaseholders Association), Mrs F Joslyn, Mrs M Shaw, Mr M Pentol, Mrs S Adewumi, Mr J Innocent, Ms S Perlman, Ms M S Mboizi, Mr C Connolly, Mrs BV Hines, Mrs A Goodhew, Mr S Buyukdogan, Mr F Tunnly (for Ms E Duncan), Ms S Williams, Ms L A Parris, Ms L Zilkha and Mr N Martin-Clark, who chaired the meeting.
(Unfortunately not everyone signed in, so a few names may be missing>

Officers. Mr N Thevanesan, Home Ownership Manager, Ms C O'Reilly, Resident Involvement Officer (Major Works), Mr O Akinfe, Head of Asset Management and Mr B Nicholas, Leasehold Project Officer, who took the minutes.

Apologies. Mrs Grandson, Mr Ruggins and Mr Laheen sent their apologies.

Chair: Mr Nick Martin-Clark.

2. Election of Vice Chair. Anne Goodhew was unanimously elected to this position.

3. Terms of reference (TOR). The following matters were raised:

- o Procedural method for changing the Terms of Reference. It was agreed that there should be a set procedure for amendments to be made when necessary
- o Observers. It was considered that there should be a clause to allow observers to attend and speak at the discretion of the Chair and the Panel.

❖ **Action point.** Following advice from Mr Thevanesan, it was agreed that the matter should be referred to the Residents' Consultative Forum

Note: With regard to the procedure for changing the TOR, Simon Godfrey (Involvement and Communications Manager) has pointed out that this is already covered in paragraph 1.2 which states that "the terms of reference for Panels and/or sub-groups are subject to agreement and amendment by the Board of Homes for Haringey." This means that a panel can recommend a change to the TOR, which then has to be agreed by the RCF and the Board before it can be implemented.

4. Minutes of the last meeting. Ms Brown asked that an omission should be noted in relation to page 6 of the minutes of the last meeting: she had said that it should be possible to report repairs on the telephone out of normal office hours. The minutes were then agreed as a true record.

- ❖ **Action point.** Mr Thevanesan agreed to raise the matter of an out of hours telephone facility for reporting day to day repairs with Martin Hoctor, Housing Repairs Contract Manager.

Following the meeting Mr Hoctor provided the following information. Residents are already able to report repairs at any time of the night or day using Web GRO, which enables them to book a repair with an appointment. The new repairs contract will begin in January 2008 and during its term we will be moving to 24/7 repairs reporting by telephone; but we will not be geared up for this at the start. Residents who contact us out of normal working hours with a request for an emergency repair which is not, in fact, an emergency will be told that we will issue their repair as a day-to-day repair.

5. Decent homes – A guide for residents (draft). Catherine O’Reilly, Resident Involvement Officer (Major Works). Ms O’Reilly referred to the draft guide, an earlier version had been circulated prior to the meeting. Some amendments had been made subsequently, in particular to the section on leaseholder consultation to take account of comments from Mr Martin-Clark at the Asset Management Panel. A more up to date version was distributed at the meeting (copy attached to these minutes).

The guide will be sent to every resident (and non resident leaseholder) whose property is included in the Decent Homes Programme. It will be sent out project by project before detailed surveys are undertaken, which will decide exactly what works will be carried out.

She said that it was expected the programme for next year would be approved by January 2008 and the outline of the remaining 3-4 years programme should be approved by April 2008. This will provide people with information on whether their building is included in the programme, and when work is planned. It will be possible to access this information on Homes for Haringey’s website using the postcode. She confirmed that no work will be carried out inside leaseholders’ flats, except in the case of window and external door replacement. Leaseholders do not have to pay towards the cost of work inside tenants’ flats.

Ms O'Reilly explained that the guide provides general information and advice and includes the minimum consultation standards. The minimum standards will be applied to all projects but there may be amendments to the plan to meet the specific needs of the residents of a project. Examples of differences between consultation plans for different projects are: if there are no leaseholders on an estate there would be no need to have Home Ownership Team representatives at resident consultation meetings, or if a large number of residents spoke another language say Turkish, the consultation plan might include that an interpreter should be present at meetings.

In answer to a question she explained that environmental work referred to work on estates such as estate roads, pathways, refuse disposal areas, play areas and equipment and so on. Some Panel Members expressed the view that leaseholders should receive a breakdown of the project costs in relation to their building well before the start of statutory consultation.

The Chair suggested that the Panel and Haringey Leaseholders Association needed some more time before they could fully comment on the document. Ms O'Reilly responded that it needed to be in print as soon as possible for next year's programme. Mr Akinfe said that ideally it should be printed in January. Ms O'Reilly said it would be best if she could receive individual comments by the 30 November. She agreed to report back to the next Panel meeting on progress regarding the drafting of the *Guide*. The HLA agreed to have an emergency meeting on the 28th. The Chair agreed that the date of the next panel should not be moved from the 6th December in order to give feedback to Ms O'Reilly as soon as possible.

6. Decent Homes Programme plans - Year 1 (08/09) – Ola Akinfe, Head of Asset Management. Mr Akinfe said there would be some pilot projects in February which would involve 40 properties across the borough. This work would help provide some useful feedback on the systems and procedures that were being put in place to implement the DHP. Year 1 of the programme would commence on site in April next year. |

It was expected that the first year funding would be in the region of £36 million. The split between the areas would be roughly as follows:

- o Wood Green £8.3M
- o South Tottenham £11.1M
- o North Tottenham £13M
- o Hornsey £8.6M

Surveys were currently being undertaken to ascertain exactly what work would be carried out during the year 2008/9. The emphasis would be on priority schemes carried forward from previous years. Once the surveys had been completed, the consultation process with residents would commence. In addition the relevant details would be placed on Homes for Haringey's website.

Mr Akinfe provided Ms Brown with a list of the buildings and the types of works that were planned for the next financial year. He explained that that this information was based on the Savill surveys undertaken in 2003, with the valuations of the cost of works uplifted for inflation. The information would be subject to revision based on the scope of the works and assessments carried out in conjunction with the Constructor Partners after the surveys currently being undertaken had been completed.

Ms Brown thanked Mr Akinfe for the information but said it would be helpful if in future all Panel Members could be provided with the necessary information, preferably at the same time as the circulation of the minutes and the agenda. Mr Akinfe apologised that he had not had time to make a number of copies of the document. He said he would arrange for a further report to be made to the Panel at its meeting on the 28 January. He confirmed that bi-monthly updates on the Decent Homes Programme would then be made to meetings of the Panel over the forthcoming year.

7. New payment options for major works – report regarding proposals. Nesan Thevanesan, Home Ownership Manager.

Mr Thevanesan began by explaining that he had had some discussions very recently with his colleagues in Corporate Services Finance Department. As a result of these the following proposals had been ascertained as being financially justifiable from the point of view of the Council. He said they would still be subject to formal approval by the Executive Management Team of Homes for Haringey. Once approved, they would be implemented with effect from 01 April 2008.

- i. Discount for payment in full – this will be increased from 2½% to 5%. This will also benefit leaseholders who need to take out bank loans, since they will be able to claim the discount and offset it against the cost of the loan.
- ii. Monthly instalments (to be paid by direct debit in all cases)- minimum monthly instalment will be not less than £50

Leaseholders will be given from between 12 and 36 months to pay their bills in instalments (free of interest). These periods will take the place of the existing 12 month instalment period. Leaseholders who would like a longer period to pay can raise a loan from a bank.

- iii. Interest only loan in some cases for people on benefits. They will then be able to have the interest paid as part of their benefit claim.
- iv. Voluntary charge on the property – (means tested) for vulnerable people who are unable to pay and have sufficient equity in the property to cover the bill, in accordance with the Council's anti-poverty strategy.

Mr Thevanesan said that the above proposals were based on a comparison with other local authorities and ALMOs, details of which had been provided to the Panel previously. Careful consideration had been given to people having various circumstances, which had resulted in the proposal for a quite high level of discount. This would also be of considerable advantage to people who had to obtain bank loans since they would be able to offset it against their interest and setup costs. The problems of leaseholders on very low disposable incomes had been taken into account by the introduction of the policy of interest only loans (for people on benefits) and the reintroduction of the voluntary charge.

Generally the proposals were welcomed by the Panel. It was agreed that the use of sinking funds would not be cost effective to administer. Mrs Joslyn said that having to start paying from the date of the estimate could cause problems for some leaseholders. In addition the point was made that although the Section 20 Notice had to give an estimate of the cost, the reasons for the work and 30 days for leaseholders to comment, this would not always give sufficient time in the case of major projects involving a lot of work.

It was felt that at least 60 to 90 days notice should be given in the case of such schemes. Leaseholders should also receive copies of warranties where appropriate (for instance in the case of new windows or roofs) after the work had been completed. Mr Thevanesan responded that these sorts of issues, payment options and so on should be the subject of a booklet and he proposed to get one drafted in the near future.

Acting in his capacity as Chair of the Panel, Mr Martin-Clark thanked Mr Thevanesan for his report. He recommended the Panel to endorse the new payment options since he felt most leaseholders would see them as a significant improvement on the present policy. This was agreed with four votes against the proposal.

8. Briefing on the proposed arrangements for the Annual Estimate 2008/9 (explanatory booklet, advice surgeries, etc). – Nesan Thevanesan, Home Ownership Team Manager. Mr Thevanesan presented a report on these matters, as follows.

Recharges and exceptional increases. He said that the Home Ownership Team had not been informed of any significant increases which should be included in the Estimate 2008/9 (e.g. regarding IT, accommodation and other central charges). He therefore expected that the increases in next year's estimate would be broadly in line with inflation.

Feedback. There had been quite a lot of criticism of the fact that the Actual had resulted in significant supplementary invoices this year. This had been as a result of the phasing in of the final phase of the increase agreed in 2005 to address the under-recovery of Homes for Haringey's costs from leaseholders. This under-recovery had related to overhead costs in relation to a number of its services, such as cleaning, concierge, housing management, press and publicity, service development and leasehold management. Mr Thevanesan said that Homes for Haringey would make every effort in the future to minimise the variation between the Estimate and the Actual. However response repairs (day to day repairs) could not be predicted in advance.

Day to day repairs. In the next financial year 2008/9 the Estimate would include a breakdown of the repairs charges, showing

- a) Day to day repairs – it would show separate charges for the different types of buildings
- b) Estate minor repairs. It would also have a separate item for these estimated costs.

Estimate Booklet. It was proposed to produce a similar booklet to last year which would include some general information including any changes which have occurred since the issue of the last booklet.

Account balance. In addition to the Estimate he said, for the first time a statement of the balance on their account will be despatched to all leaseholders. However it should be noted that this would only be in relation to the annual service charge.

Direct debit, etc. The Home Ownership Team would continue to promote direct debits and offer a £10 discount for the use of this method of payment. For full payment within 14 days a 2.5% discount would be given.

Advice surgeries, etc. Mr Thevanesan explained that there had not been much take-up in relation to advice surgeries or the provision of extended

office hours for phone calls. He said he would be very interested to hear the Panel's views on what they felt would be most effective way of providing out of hours advice (if any) after the issue of the next Estimate.

- ❖ **Action point.** The matter was left open for Panel Members to provide their views on this matter by the next meeting either by email or under matters arising.

It was agreed that a Citizens Advice Bureau presentation on maximising benefit entitlement would probably be a good option that would be worth considering.

Despatch timetable – Mr Thevanesan ended by saying that it was planned to despatch the Estimate 2008/9 in February next year. However the timetable would be subject to a proposed change in the Council's banking arrangements, which had not yet been finalised.

9. Any other business. In answer to a question, Mr Thevanesan said that he agreed it would be appropriate for the subject in respect of the options for leaseholders installing their own windows to be placed on the agenda for the next meeting. There was no other business.