



## Leasehold Panel Meeting Monday 8 October 2007.

### Contents:

Page 2	Minutes of the 8 October
Page 8	Future meetings.
Page 9	Summary of responses from feedback form (Actuals)

## Minutes of the Leasehold Panel for the meeting in the Civic Centre, Monday 8 October 2007.

**1. Attendance.** Ms S Brown (Chair of Haringey Leaseholders Association), Mrs D Grandson, Mr M Pentol, Mrs S Adewumi, Miss L Silver-Markell, Mr J Innocent, Ms M S Mboizi, Mr C Connolly, Mr M Ruggins, Mrs A Goodhew, Mr S Buyukdogan and Mr N Martin-Clark, who chaired the meeting.

**Officers.** Mr N Thevanesan, Home Ownership Manager, Ms T Eagle, Risk and Insurance Manager Haringey Council, Mr K Sharif, Marsh (UK) Brokers, Ms S Hunter, Service Development Manager and Mr B Nicholas, Leasehold Project Officer, who took the minutes.

Apologies. Mr Laheen sent his apologies.

**Chair:** Mr Nick Martin-Clark.

**2. Minutes of the last meeting.** Ms Brown said that the minutes should have recorded the fact that she had called for a discussion of the Terms of Reference to find out whether they would allow a person in the position of Chris Graham to speak at Leasehold Panel meetings. She also pointed out that the minutes had not recorded her observation that the Resident Involvement Agreement should have included reference numbers for sections or main paragraphs for the purposes of ease of reference.

- ❖ **Action point.** It was agreed that the Panel should write to Ms Davies, Senior Resident Involvement Officer to inform her of their view on this matter.

Mr Pentol stated that his name had not been included in the attendance list, although he had attended. It was agreed that the omission should be noted in the minutes.

**3. Matters arising.** Ms Brown complained that the next meeting of the Communications Sub Group was scheduled to be held between 1.30 and

3.30 on Tuesday the 16 October. This meant that it required a whole day for someone coming from outside the organisation to attend.

- ❖ **Action point.** It was agreed that the Panel should write to the Communications Sub Group to suggest that meetings should be held either earlier or later in the day.

**4. Tendering of building insurance contract (April 2008, EU procurement) – Trudie Eagle, Risk and Insurance Manager, Haringey Council and Karim Sharif, Marsh UK (Brokers).** Ms Eagle introduced the Brokers' representative, Mr Sharif. She explained that his role is to assist the Council in the tender process and in drawing up the criteria for the insurance companies who would be able to provide the necessary services in relation to the Council's building insurance cover. Mr Sharif commenced his remarks by saying that only insurance companies could bid for the contract, firms of brokers were not eligible. The notice providing all the necessary information to prospective insurers would be published in the Official Journal of the European Journal (OJEU). The specification documents would be sent to all companies who have shown an interest and are eligible to respond early in November, with the tender return date of 20 December.

Mr Shariff explained that the main criteria were: eligibility (of cover), financial standing and technical competence. The tenderers have to be able to demonstrate that they are capable of settling large volumes of claims without any delays (which can occur during the winter, for instance). Obviously all suitable contractors have to have a completely clear record in relation to financial probity or any irregularities concerning compliance with government requirements or legal procedures. Their financial standing is checked via the ratings agencies such as Standard and Poor's, Fitch and so on. The prospective insurers also have to have evidence of professional indemnity insurance. They must have the necessary technical capabilities in relation to matters such as:

- Claims handling
- Producing the appropriate documentation
- Dealing with local authority business – block business is much more complicated than dealing with individual properties
- Overall rating structure
- Professional expertise of staff
- Experience in leasehold insurance matters
- Employment of claims handling agents to speed up the processing of claims.

Ms Eagle said that the general procedures relating to the evaluation of the tenders submitted are in accordance with the standing orders of the Council. In answer to a question she explained that Zurich has the same opportunity to win the contract as the other tenderers. Although the overall pricing structure of the insurance offered was a key principle, other factors (as indicated above) were also very important. Someone asked whether a leaseholder could obtain

their own building insurance policy, but Mr Thevanesan responded that the lease does not allow for individual insurance.

Ms Eagle explained that the building insurance does not cover contents, apart from fixtures and fittings in the event of an insured risk. Leaseholders must arrange their own insurance (which they can do through the Council if they wish, but it has to be done completely separately). The question was asked whether rotten windows were covered as part of the insurance. Mr Sharif said that deterioration over time was not covered – matters such as fire, flood storm and burglary damage were covered. Mr Connolly asked whether the cover includes window panes that are broken in a leaseholder's flat. Mr Thevanesan replied that Homes for Haringey can arrange for the repair to be carried out but the leaseholder will have to pay for the cost of the repair. Ms Eagle indicated that evaluation of the tenders would be carried out early in January.

- ❖ **Action point.** It was agreed that a Member of the Panel would attend to represent the Panel.

Mr Martin-Clark thanked Ms Eagle and Mr Shariff for their very interesting report.

#### **5. Customer access and communications – future strategy. Sue Hunter, Service Development Manager.**

Ms Hunter explained that she was carrying out a review of Homes for Haringey's customer access policies to find areas for improvement and see where costs savings might be made. As part of her review she wanted to get a better understanding of why customers contact HfH and how cost effective its methods are of dealing with the queries it receives. The overall objective is to provide better services in the most efficient ways in order to achieve the necessary accreditation.

Different methods of contact are via the Customer Service Centres (for personal visits) and the Call Centre (for phone calls). There is also direct contact with Homes for Haringey's offices by telephone, email or letter. Certain matters such as payments by card (for bills), reporting repairs and logging complaints can be done via the website. This is not only a very cheap and effective method of communication, it can be done at any time of the day from any location, which is very convenient for customers.

She said HfH is concerned to find out whether there are any groups of its residents who are not being adequately covered by the existing arrangements. It wants to find out which are the best and most cost effective ways of providing people with the means of accessing its services. The main methods in use at the moment are the ones it inherited when it was set up in 2006. Thus it is appropriate for HfH to review them and see if there are better and cheaper alternatives.

In order to meet the necessary targets Homes for Haringey is seeking to achieve 10% savings over two years. This means it will have to take everything into account she said. Therefore it is unlikely the office at Hornsey Town Hall will be

retained, as the it is to be redeveloped and it is likely to be cost prohibitive to stay (staying may not even be an option); also office space in the area is likely to be much more expensive than the price we currently pay to be in the town hall. As part of its investigations HfH will wish to see to what extent residents will be prepared to utilise methods of self service via the internet, telephone and so on. These have big advantages for the customer in terms of accessibility as well as the service provider with regard to cost.

Ms Hunter continued that although a very good start has been made, HfH is committed to improving its understanding of its customers' needs. Overall there are 21,000 council tenants and leaseholders throughout the borough in various different types of properties. Although leaseholders are significantly better off on average, some, especially the original RTB purchasers are retired or out of work. Since Haringey is the tenth most deprived borough in Britain, this is bound to affect some leaseholders as well. As a result of these factors the use of mobile phone, email and internet is lower than in many other areas. On the basis of a 33% return the relevant statistics in relation to leaseholders are:

- o White British (38%) Other White (15%) Black Caribbean (13%), Black African (16%)
- o 57% under 40 years
- o 53% employed full time
- o 60% use email

The main reason most residents (tenants and leaseholders) contact HfH is to report repairs. Other reasons are to enquire about payment of their account and services to the building and to the estate. The main means of contact is via the telephone (62%), by personal visit (30%), letter (4%) and email (2%). However no formal records are kept in relation to emails so it is not possible to give anything but a rough estimate.

The main channels of communication to HfH are as follows:

- o 9,000 – 12,000 phone calls per month to the Call Centre (which is a council run service)
- o 9,000 – 12,000 phone calls per month direct to Homes for Haringey
- o 1,000 phone calls per month – to contractors, such as Accord
- o 2,000 visits per month – to Customer Service Centres (run by the Council) - tickets + another estimated 2,000 queries dealt with at reception
- o Estimated interviews – 150 per month per site (NT; BWF)
- o 400 letters per month (not including complaints)
- o Emails –low, but often not recorded
- o Self serve via website – 600: repairs system (1%); rent (3%)

Most people use their nearest Customer Service Centre, though quite a few from Northumberland Park and Tottenham Hale use the one at Wood Green. There are about 150 interviews per site per month. The figures as shown above have been fairly constant over the last three years. There are no firm

figures for the use of email and although the use of the website is growing, the number of people using it is still quite small.

The relative costs of the different methods are as follows:

- Visit. The average cost of each visit to a customer service centre is £14.51 per visit.
- Phone. The average cost of answering the phone is £9.25 per call
- Self serve. The introduction of self service methods on the phone and on the internet is fairly recent. It is estimated that the average cost per transaction will be £4.00 (based on a 5% shift to the use of this type of service)
- Web information. This is the cheapest way of providing information to customers (and staff). Government policy is strongly in favour of the use of internet and email.

The cost of the free phone service to HfH is £30,000 per annum. Thus a potential saving to HfH would be if this service were to be discontinued. The Audit Commission made the following comments in arriving at their recent two star assessment of Homes for Haringey:

- o Access and Customer Care. They rated this as being "strong"
- o Good provision for those with individual needs
- o Provision outside office hours. They considered that this was satisfactory
- o Excellent web site.

Improvement areas. They noted the following matters as requiring some improvements:

- o Cost
- o Timeliness
- o First time resolution.

Ms Hunter said that amongst the areas HfH could consider introducing developments in its services were as follows:

Information Technology

- o Expand use of SMS texting
- o Rent accounts on line
- o Electronic Data Management System (EDMS) – this makes whole files available on line

Other ALMOs have introduced services such as:

- o Rent accounts/benefit calculator on line; SMS
- o Home visits
- o Technology: Digi TV; Kiosks (BIN)
- o Longer opening hours and Saturdays
- o Desks/kiosks in libraries and community centres
- o Traffic light system for communications

Ms Hunter ended with the following points for discussion:

- o Face to face – most expensive. Is this still the most important? How do we achieve a shift to cheaper methods?
- o How do people make their choices as to how to contact us? How aware are they of the alternatives?
- o Matching channel to enquiry type... e.g. transact on line and interview in person
- o Broadwater – still a special case?
- o Hornsey – what if we can't afford to stay?
- o Where are the gaps? How do we plug them?
- o Access – spending more not an option. What are the “must-haves” and concessions.

Ms Goodhew said that the use of emails provided a cost effective method. However if there to be greater emphasis on them, it would be necessary for an acknowledgements to be sent and for them to be given the same priority as general correspondence. Ms Brown said that the Repairs Service could be rather difficult to contact to get them to do a repair. It was considered that the system used by Hackney Council could be considered. Here a photograph of the necessary repair can be sent to their repairs service via a mobile phone. Mr Martin-Clark said that he felt that there should be more accurate statistics for communications data as between leasehold and tenant queries. Mr Thevanesan explained that all significant queries raised by leaseholders were recorded on the Home Ownership Team's diary system. The Panel felt that Ms Hunter had raised a lot of important points in her very interesting presentation.

- ❖ **Action Point.** It was agreed to schedule the subject again for a future meeting. Ms Hunter agreed to provide a report back.

Mr Martin-Clark thanked Ms Hunter for her very comprehensive and informative presentation.

**6. Consideration of the Terms of Reference.** This was deferred to a future meeting.

**7. Future meetings.** The subjects for the next meeting and on the attachment were agreed for future meetings. Mr Martin-Clark also felt that there should be the opportunity to consider matters in relation to the schedule of rates. He agreed to provide some clarification of the information to be discussed under this heading. It was agreed to meet on a monthly basis on the first, third and fifth Mondays of the month if possible, otherwise Thursdays.

**8. Summary of responses from feedback form (Actuals)-** please see attachment.

**9. Any other matters.** There was no time for any other business.



**Leasehold Panel - Proposed meetings in 2008:**

Monday 28 January,  
Monday 25 February,  
Monday 17 March,  
Thursday 10 April,  
Thursday 8 May,  
Thursday 5 June,  
Monday 28 July,  
Thursday 4 September,  
Thursday 9 October  
Thursday 6 November.  
Leaseholders' Forum: Saturday the 5 July 2008.



**Summary of responses from Actual Feedback Form 06/07**

Total number of feedback forms received 76

% Feedback forms received 2%

<b><u>Page 1 of form</u></b>	<b><u>Very Good</u></b>	<b><u>Good</u></b>	<b><u>Fair</u></b>	<b><u>Poor</u></b>	<b><u>Fair - V. Good</u></b>
					%
Enclosures - Covering Letter	20	37	9	5	93%
Enclosures - Schedules & Notes	17	34	11	6	91%
Enclosures - Booklet	18	38	9	6	92%
<b><u>Page 2 of form</u></b>	<b><u>Yes</u></b>	<b><u>9 - 5</u></b>	<b><u>Evening</u></b>	<b><u>W/end</u></b>	<b><u>As %</u></b>
Advice Surgery	27	8	22	16	36%
Benefits Maximisation	20	5	11	6	26%

**Improvements required, based on Feedback Comments**

1. More accurate estimate requested
2. Customised covering letters envelopes
3. Statement of balance on account