



Leasehold Panel

Minutes – 2 December 2009

List of the documents appended to the minutes:

The following documents are referred to in the minutes of the meeting of the 2 December 2009:

- Report on the 2009 impact assessment



Leasehold Panel

Minutes of the meeting, 2 December 2009

1. Attendance: Mr Roger Kemp (Chair of the Leasehold Panel), Ms Lesley Ramm, Ms Linda CHrysostomou, Ms Rita Batzias, Mrs Anne Goodhew (Vice Chair, Leasehold Panel), Ms Anne Crellin, Ms Marion Merrick, Ms Yvonne Thompson, Mr Mahendra Pabari, Mr Paresh Patel, Mrs Ivy Rose, Ms Alena Breckova, Mr Nick Martin-Clark, Mr Charles Greaves, Ms Eileen Marshall and Ms Millie Mboizi. (17)

Chair: Mr Roger Kemp chaired the meeting.

Apologies: Mr Pentol

Officers: Mr Paul Bridge, Chief Executive, Ms Jackie Thomas Executive Director of Housing Management, Mr Nesan Thevanesan, Head of Home Ownership and Mr Bruce Nicholas, Leasehold Project Officer who took the minutes.

2. Improving consultation with leaseholders – discussion on the subjects to be covered at the next Leaseholders Forum (Spring 2010)

Mr Bridge made a few introductory remarks. He said that he had met a number of those present during the many meetings and events he had attended since taking up his appointment a year and a half ago. He was very committed to the principle of working with leaseholders as part of Homes for Haringey's partnership with its customers. The Council's leaseholders constituted a vital section of the customer base.

He noted that Mr Thevanesan had been very committed to working with leaseholders and felt his work was very much to be commended. It provided Homes for Haringey with a very solid foundation on which to build in this respect. Apart from specific service delivery issues, the proposed meeting of the Forum could also give leaseholders a very good opportunity to air their views as to what Homes for Haringey should look like in five years' time.

Ms Thomas commented that she also wanted to put on record her support for the work of the Leasehold Panel. She knew that Mr Thevanesan planned to

take on board any suggestions for improvements made during discussions such as this in order to take them forward, particularly by including them in the Home Ownership Team plan for the coming year.

Ms Brown opened the discussion from the floor. She provided a list of issues which the HLA had identified as being of particular significance. These were as follows: the level of the management charges; the general level of service charges; the lack of respect sometimes shown by HfH employees especially to leaseholders; leaseholders were required to pay for mistakes made by HfH which occurred in relation to the undertaking of works and this was clearly wrong; HfH often did not always claim on insurance for damage caused by vandalism, which meant that leaseholders had to pay more; communal electricity meters were often not read for long periods which meant that leaseholders had to pay on the basis of inaccurate information; cleaning services not properly managed and Estate Service Officers were not always providing the level of service residents felt was appropriate.

Mr Bridge said he expected the Forum would want to consider the types of issues Ms Brown had referred to. He was particularly concerned about instances where residents considered they had been treated with a lack of respect by members of Homes for Haringey's staff. The organisation should and always would treat these matters very seriously. He said he would welcome details of any specific allegations if Ms Brown could send them to him, so he could arrange for investigations to take place into the relevant circumstances.

With regard to the question of lack of respect Ms Thomas said that this would be an issue that could be considered by the BMG Survey Working Group. She agreed that leaseholders should not have to pay for vandalism. This would undoubtedly be a matter that would be addressed by the Key Leaseholder Scheme. To date 70 people had said they wanted to participate in the scheme. It would enable leaseholders to scrutinise the repairs for their buildings and estates so that any queries and problems could be sorted out before the costs were finalised for inclusion in their actual accounts

Ms Crellin raised the question as to whether it would be possible to hold the Forum on a Saturday morning, which she felt would be more convenient for the majority. Mr Bridge responded that he did not think there would be a problem if leaseholders wanted this. Mr Martin-Clark said he had been asked by the Panel to investigate how the costs of the installation of new windows were arrived at. He felt that his work on this matter would be greatly assisted if he could speak to the Compliance Teams on this subject, but he understood that this would incur significant costs in terms of their time and so far it had not been possible for authorisation to be given.

Mr Martin-Clark continued by saying he believed it was necessary to obtain explanations from them at the earliest possible stage to understand how the

costs were arrived at, so that some information could be provided to leaseholders with regard to the sort of prices they would have to pay to Homes for Haringey for the windows scheduled to be installed in their properties. This would enable leaseholders to be able to decide whether it would be a good idea for them to install their own windows themselves rather than have Homes for Haringey's contractors carry out the work. Mr Bridge said he would look into the feasibility of providing Mr Martin-Clark with the necessary information.

Ms Brown raised the question of the replacement of period style (sash) windows in pre-war properties. Where these were not situated in conservation areas, HfH was replacing them with lower cost UPVC, tilt and turn windows which detracted from the appearance of the building. She believed that leaseholders should be allowed more choice in this matter. Mr Martin-Clark asked whether the minutes of the Decent Homes Core Group were confidential, since he had been given to understand that they were so. He felt this was inappropriate since he had to report back from the Core Group to the Leasehold Panel.

- **Action point:** Mr Bridge agreed to ascertain what considerations needed to be taken into account so as to provide a response on this matter.

Mrs Goodhew reported that she had written again to Councillor Bevan and had informed him that consultation regarding years one and two of the programme of installation work had been very inadequate. She questioned the fact that tenants had also not been consulted. Of course there had been some consultation but only with respect to the procurement of the contractors. There had been no consultation on the actual specification of the system to be installed.

Ms Brown pointed out that Digital UK, the Government sponsored body, had a leaflet *Calling all landlords*, which made it clear that landlords should consult their leaseholders and tenants to find out their needs before the start of work. Mr Bridge responded that issues in relation to the installation of TV aerials were still under consideration, but he expected that Homes for Haringey and the Council would be able to respond to the questions raised by leaseholders very shortly.

Mr Martin-Clark raised the question as to what was happening about the improvements to the payment options which the HLA had asked for at its annual general meeting in October. Mr Kemp said it appeared rather unfair that people who qualified for council loans should lose the benefit of the interest free period open to other leaseholders (that is that those who pay within three years have an interest-free loan, whereas those who pay over a longer period have no interest-free period). Mr Thevanesan responded that these matters were currently under discussion with the Council.

Ms Breckova asked what sort of work was envisaged after the end of the Decent Homes Programme and whether there would be any further developments of a similar nature. Mr Bridge said that Homes for Haringey as an ALMO had the remit to provide housing services. After the end of the decent homes programme in 2011 the future was unknown. In fact HfH had not yet been notified of the exact level of the funding for the next year but this was expected very shortly. The question of the direction of social housing in the future could not be forecast with any precision.

However certain aspects were clear. The Council's homes would need to be properly maintained and this would require suitable planned maintenance in order to avoid the sort of deficits in maintenance that had occurred in the past. This would not involve any programme of work of the nature and extent of the decent homes programme. Nevertheless some had considered that the decent homes standard was fairly basic and so there could be scope for some further improvement work. Much depends on government priorities he said.

Nevertheless landlords would have ongoing responsibilities for maintaining and improving the fabric of the buildings, providing day to day services and so on. Ms Breckova asked how HfH would consult with its residents. Mr Bridge responded that the consultation would, as before take a number of forms – meetings, notices, letters, emails and so on. Ms Crellin expressed the view that consultation at the local level would be enhanced if leaseholders could be given some choice with respect for instance to their windows.

Referring to works carried out under the long term agreement Mr Martin-Clark said it was regrettable that Homes for Haringey had declined requests for leaseholders to be able to nominate an alternative contractor to undertake the work on their building. HfH should seriously look again at the question of decentralising decision-making. The extent of the huge Decent Homes Programme had served to disempower leaseholders.

Ms Breckova said she felt that being able to have this sort of dialogue was very useful. There had been a lot of discussion about the question of conversion of the communal systems to digital TV, but there had been no progress so far. Leaseholders should have been consulted about the various options.

Mr Bridge accepted that leaseholders were dissatisfied with the process of consultation regarding this matter. However the policy for digital conversion had been produced before Homes for Haringey had been set up. However it had been produced before Homes for Haringey had been set up. The methods and standards for consultation were continuously evolving and he was very committed to introducing improvements wherever possible and building on best practice. He believed absolutely in Homes for Haringey

operating as an open organisation. He was certain this was vital to its survival in future.

Ms Ramm questioned the freedom of action open to Homes for Haringey. Where the Council had decided on a certain course of action it was not possible for Homes for Haringey to consult its residents. Mr Bridge agreed that HfH had a management contract with the Council. However this did and would not prevent it from having a three way conversation involving both the Council and the residents.

- **Action point.** Mrs Goodhew proposed that a group should be set up to plan the Forum. Mr Thevanesan agreed that this was the best way forward and said he would arrange for this to be done.

Mrs Goodhew then asked Mr Bridge when leaseholders would receive a response to the issues they had raised in relation to the policy of digital conversion. Mr Bridge said he expected for a revised policy to be agreed very soon. With regard to questions on specific issues that had been put to him, he said he would respond as soon as possible.

From the Chair Mr Kemp thanked Mr Bridge and Ms Thomas for their participation in the discussion and they then left the meeting.

3. Short report regarding digital conversion (TV reception) – Anne Goodhew, Vice Chair.

Mrs Goodhew reported that she had not received a response to the questions she had put to Councillor Bevan (Cabinet Member for Housing) in her recent letter to him. She was therefore intended to request a meeting with him. Ms Crellin said that with regard to the work under the Decent Homes Programme there had been no specific tender and no competitive quotes. Apparently SCCI had been chosen on the basis of the work it had carried out elsewhere. Mrs Goodhew observed that digital conversion did not form part of the decent homes standard, but it had been referred to as part of the work in the Decent Homes Guide (booklet) for all residents.

Mr Martin-Clark said it would be a good idea to find out which part of the decent homes contract allowed for the engagement of subcontractors without obtaining competitive quotes. Ms Ramm replied that the main problem was that the specification for the large number of channels meant that the costs were inevitably very high. Mr Kemp said there were insufficient details in the Section 20 Notices to explain the proposed works.

Mr Martin-Clark felt there should be a list of the subcontractors for all the work undertaken by the constructor partners. Leaseholders should be given the opportunity to propose alternative subcontractors on the basis of the costs.

Ms Ramm said leaseholders should be told about the various options – 5 wire, 9 wire and 13 wire and given a choice. Tenants expected to get the system for nothing, so they had not been properly informed. Ms Crellin said that there should be a proper instruction book on how to operate the new system.

- **Action point.** Mr Thevanesan agreed and said he would ask for an instruction book to be provided.

Ms Ramm said it should include details of all the subscription services available. Ms Brown referred to the very helpful talk given by Digital UK to the HLA's annual general meeting. This should be made available to tenants through the area assemblies. Mr Martin-Clark said that residents' current needs should be met, not some forecast of possible future needs. Mr Thevanesan responded that if the 13 wire system were to be made more affordable it would probably be more acceptable. It had to be borne in mind that there is a high turnover of residents especially with regard to sublessees and there were also quite a few resales when the housing market was more buoyant. As a result there would be more demand for the greater choice afforded by the 13 wire system.

Ms Breckova commented that the quality of some of the work with regard to the cabling was not of a very good standard. Some of the cabling should be better secured, since it could be subject to vandalism. Ms Crellin said that the internal sockets were rather unsightly and were of a poor quality. She noted that the individual dishes had not yet been removed from her block

4. Progress report from the Working Group on the BMG Leaseholder Survey (Dec 2008)

Mr Nicholas provided a short report. The main points from the last meeting on the 9 November were as follows.

Members of the Working Group: Mrs Anne Goodhew (Vice Chair of the Leasehold Panel), Ms Annette Joslyn, Ms Catrina Zahoor (HLA Membership Secretary), Ms Sue Brown (Chair of Haringey Leaseholders Association), Ms Marion Merrick, Mr Roger Kemp (Chair of the Leasehold Panel) Ms Anne Crellin and Ms Lynne Zilkha (HLA Treasurer)

Notice Boards are often not being all that well maintained. The respective duties of Estate Service Officers, Estate Service Managers and Tenancy Management Officers (TMOs) are not fully explained and who to contact is not made sufficiently clear. Mr Thevanesan had said he understood that the Tenancy and Estate Management Panel (TEMP) was looking into these issues. He undertook to look into ways of informing leaseholders of the TMO for their

area. He also had agreed to ask TEMP what action was being taken with respect to improving information on estate notice boards

Car parking. Some estate car parks are being used by too many staff (some of whom work for Haringey Council). The parking permits are being issued too freely and there is insufficient control over their usage. Mr Thevanesan said he would request clarification of the policy for the use of staff car parking permits. Car parking is not being very well controlled on many estates – quite a lot of unauthorised parking.

Debt advice. Information provided by HOT needs to be clearer in order to explain that leaseholders can be referred to the Citizens Advice Bureau through HOT. Although this is stated in booklets, etc, it should be given more prominence. The possibility of debt advice and help was often not realised by many people, especially if English was not their first language.

People can be frightened when they receive large bills. This means they often delay doing anything about them, so the deadlines for responding to obtain a loan, etc are breached. HOT should phone people with very large bills to explain the options to them before taking legal action. These leaseholders should be informed of their right to have debt advice. Mr Thevanesan responded that the deadlines are reasonably flexible. He agreed to discuss these issues with HOT staff to ascertain ways of addressing them.

Cleaning and concierge services. There should be more information about which areas are cleaned and when, and what other duties are covered. In relation to the concierge service there should be more information about the duties covered and the times when the service operates. The staff should wear name badges which can easily be read. There should be incentives for good service delivery.

Following the meeting on the 9 November, a questionnaire had been drafted and agreed with the Working Group. This had then been sent to all leaseholders on the email circulation list for the Leasehold Panel. Eleven questionnaires had been completed and returned so far.

Mr Thevanesan said that in view of the comments that had been made by the Group, he had decided to provide a short guide to Section 20 Notices in a bullet format on the HfH website.

The question was raised as to why service charges were increasing each year. Mr Thevanesan replied that there had been no increases in excess of inflation after 2008. Before that Homes for Haringey had not been recovering all the costs of its services from leaseholders, so it had had to increase its service charges more than by inflation to achieve a full recovery of all the relevant costs. The management fee was queried in relation to major works invoices. Mr Thevanesan explained that this was calculated on a percentage basis

and limited to £275 in the case of large invoices, unlike other boroughs which place no limit on such charges.

5. Annual Participants' Questionnaire. Proposals and suggestions from Panel Members to address issues and problems highlighted in the report (pages 31 to 32)

With respect to the request for the use of clearer language in relation to Section 20 Notices it was noted that Mr Thevanesan was looking at ways of addressing this issue.

Ms Ramm noted that some speakers assumed too much prior knowledge of the subjects of their talks. They should be given more guidance as to the fact that some terminology is unfamiliar to most people. Mr Thevanesan agreed that some speakers did not follow best practice in relation to these matters and said he would ask speakers to avoid if possible or to explain any specialist terminology.

7. Impact assessment: to receive a report (attached) on the results of the 2008/9 impact assessment on the payment options (from Joe Boake, Senior Resident Involvement Officer)

The Panel agreed the report without comment and recorded their thanks to Mr Boake for the assistance he had provided regarding this matter.

6. Minutes of the meeting of the 4 November

The minutes were agreed as a true record.

Mr Martin-Clark welcomed the fact that the minutes continued to be presented in the format which had been agreed by the Panel. Ms Crellin noted she had not yet received a decent homes questionnaire, even though her property had had work undertaken in year one.

- **Action point.** Mr Thevanesan said he would ascertain the policy in respect of the questionnaires for year one.

Mr Thevanesan then referred to the fact that the Home Ownership Team had despatched 60 questionnaires (with the final accounts invoices) covering value for money issues, but had only received one response to date. Since this questionnaire had been drafted specifically at the request of the Panel, the lack of response was rather disappointing.

Mr Thevanesan said he proposed a short film which would cover the work of the Home Ownership Team, section 20 consultation, the raising and issue of invoices and HOT's relationship with the Leasehold Panel.

Ms Brown referring to the report on page 7 concerning period windows commented that she did not see it was at all relevant that leaseholders could install their own windows if they wanted to. Homes for Haringey should still give them the option to have period windows replaced like for like if the work was carried out under the decent homes programme. Ms Ramm observed that leaseholders should bear in mind that the cost of period windows was generally very high indeed.

Mr Thevanesan said he understood that Ms Brown was going to discuss the whole issue of the replacement of period windows with Jacinta Walters, Asset Manager. He requested if she could report back to the Panel on the outcome of their discussions.

7. Any other business

Ms Crellin referred back to a previous decision of the Panel with respect to the administrative charges for windows. The Panel had agreed to spread the cost of these charges over all leaseholders, although they had been incurred in respect of leaseholders applying to install their own windows. Ms Crellin said she believed that the Panel had no power to agree to do this, since there was no provision in the lease which would allow costs of this nature to be borne by all leaseholders. She requested that the item be scheduled for discussion at the next meeting of the Panel.

Mr Kemp then closed the meeting.

Leasehold Panel Impact assessment 2008/9

Improvements in the payment options for major works

Background: In April 2008 Homes for Haringey Panels were each asked to identify a resident involvement activity they would like to impact assess. The Leasehold Panel agreed they would like to assess “resident involvement in the development of the enhanced Decent Homes major works payment options”.

1. Date(s) of activity:

April 2008 – March 2009 (in March 2009 Leasehold Panel agreed to defer assessment to a later date as no major works bills had been issued prior to February 2009). Final assessment was made at the Leasehold Panel on 7th October 2009.

2. What did the activity aim to achieve?

The aims were as follows:

- More leaseholders should be able to pay for major works
- Less court action for forfeiture (with regard to arrears)
- Provision of financial support for vulnerable or frail or benefit receiving leaseholders

Note: The take-up of payment options for Decent Homes Year 1 was as follows:

Payment option	Applications (to date: as at May 2009)
Full payment with 5% discount	32
Interest-loan over 3 years (under £10,000)	59
Interest-loan over 3 years (over £10,000)	43
Mandatory loan	8
Discretionary loan	2
Interest-only loan/deferred loan*	0
Houseproud loan*	1
Hardship capping*	0
CAB referrals	26

*Before leaseholders are considered for these options, they are referred to the Citizens Advice Bureau, who will see if they can receive financial assistance from the Department of Work and Pensions. They are also able to help them decide which payment option is best suited to their needs.

3. Were the aims identified in Question 2 (above) achieved?

The Leasehold Panel meeting on 7th October 2009 was attended by 16 panel members; seven of them returned forms with their view on Question 3 completed. Responses are shown in the table below:

Response	Number	Percentage*
Yes	2	29%
No	2	29%
Partly	0	0%
Don't know	2	29%
Other	1	14%

*Percentage rounded to nearest whole number

Notes:

- At the Leasehold Panel meeting on 16th March 2009 the Chair noted that the enhanced payment options would also generate an additional outcome of improved cash flow for the Council.
- Of the three anticipated outcomes in Question 2 (above) – 2 of the outcomes required comparison to be made with previous levels of leaseholders taking up the enhanced range of major works payment options. As these enhanced options were not previously available it is not possible to make comparisons. There is a learning point here about the need for consensual clarity from the outset on how anticipated outcomes will be assessed in any future impact assessments the Panel may choose to undertake.
- The third anticipated outcome (provision of financial support for vulnerable or frail or benefit receiving leaseholders) may have been achieved – see note below the table in Question 2 showing financial advice provision implemented by HfH for leaseholders with Decent Homes major works bills. The Panel will need to reach an agreed view on whether “financial advice” can be considered as “financial support” to be able to determine whether the third objective has been achieved.

4. Was anything done specifically to encourage any groups of people to be involved who may not usually be involved due to, for example, their age, language barriers or disability?

At the meeting of Leasehold Panel 16th March 2009, the Panel Chair noted that the consultation on payment options had been widely promoted and that it felt unlikely that people had been omitted.

5. Name 1-3 things that have changed as a result of this activity:

Question not responded to due to time constraints.

6. What was the effect of the activity on:

- **You, as an individual**

Question not responded to due to time constraints.

- **Other residents**

Question not responded to due to time constraints.

- **The wider community**

Question not responded to due to time constraints.

7. Has the approach of your landlord/service provider changed as a result of your activity?

Question not responded to due to time constraints.

Note: HfH will now write to all residents, including leaseholders, at least four months before the start of the year that their property is scheduled to have decent homes works. HOT also have a leaseholder event for all the properties scheduled to have Decent Homes works in the coming year.

For properties in year Two, the workshop was held in two sessions, afternoon and evening, on 28 January 2009. 65 leaseholders indicated their intention to attend, and 45 attended over the two sessions.

8. What difference has the activity had on staff:

See note in Question 7 (above).

9. Costs:

a) How much did the activity cost in terms of venue hire, refreshments, volunteer expenses, equipment hire, speaker fees, training costs, etc?

Note: This project is assessing impact of **resident involvement** in the development of major works payment options and therefore does not include the cost of the two workshops, only the Panel time.

No meeting of the Panel was held specifically for major works **£ Nil**

b) How much volunteer time (in hours) was involved?

Note: How much Panel time was spent on this issue x average number of panel members attending = volunteer hours

Forum 7th July 2007, 30th July 2007, 15th November 2007, 6th December 2007 and 10th June 2008. About 80 attended the Forum and on average 20 attended each Panel meeting. The discussion at each meeting lasted about one hour, so total volunteer time was approximately **180 hours**

c) How much staff time (in hours) was involved?

Note: How much Panel time was spent on this issue x average number of panel officers attending x average hourly rate (including on-costs), and in preparing and issuing related paperwork (in relation to the resident involvement activity, not the entire set-up time for the options) = staff hours

Total staff time and cost (at Panel) 5 hours x £18, 5 hours x £27 **£225**
Dealing with queries between Panel meetings: 25 hours x £22.50 per hour
(average of £18 per hour and £27 per hour, assuming 50/50 split of time spent)
£562.50

d) How many people attended your event or activity?

80 at the Forum and 20 at each Panel meeting

e) How many people will be affected by your activity?

The total number of major works bills each year is approximately **800**

The overall cost of the activity was **£787.50** and **180 volunteer hours**.

The enhanced major works payment options may offer potential benefits for up to **800** leaseholders per year during each of the Decent Homes major works programme that the enhanced payment options are available.

Joe Boake, 8th October 2009

Queries:

Contact **Joe Boake**

Senior Resident Involvement Officer

Homes for Haringey

Tel: 020 8489 4483

Email: joe.boake@homesforharingey.org