



Leasehold Panel

Minutes of the meeting, 9 September 2009

Attendance: Mrs M Shaw, Mrs Anne Goodhew, Mr B Hines, Miss Lesley Ramm, Mrs Linda Chrysostomou, Mr E Okoroha, Mr Y Thompson, Mr Roger Kemp, Ms Maureen Clement, Ms A Misir, Ms Annette Joslyn, Ms Alena Breckova, Ms Marion Merrick, Ms Sue Brown (Chair, Haringey Leaseholders Association), Ms Shirley Perlman, Ms Susannah Adewumi, Mr Joseph Sefain, Mr Martin Laheen, Mr E Edwards, Ms Sylvia Morgan, Mr R Phillips, Mrs P Phillips, Ms Lucille Parris, Mrs Delsie Grandson, Ms M Mboizi (25)

Chair: The meeting was chaired by Mr Roger Kemp.

Apologies: Mr Nesan Thevanesan, Ms Julia Moore, Ms Rita Batzias, Mr Michael Ruggins and Mr M Pentol sent their apologies.

Officers: Ms Sue Hunter, Business Improvement Manager, Mr Christopher Houghton, Partnership Manager, Home Improvement Trust, Ms Angela Stubbings Mortgage Administration Manager, Home Improvement Trust, Mr Manley Murray, Planned Preventative Maintenance Manager and Mr Tayo Otitoloju, Project Manager, Mr Michael Bester, Major Works Lead Officer, and Mr Bruce Nicholas, Leasehold Project Officer, who took the minutes.

Mr Kemp commenced the meeting by explaining that in common with all the other panels, the Leasehold Panel would be electing its Chair and Vice Chair at the next meeting on the 7 October. Unfortunately he would be on holiday and so would be unable to attend. He would be prepared to carry on chairing meetings, but would be happy to step aside if someone else would like to take the position.

1. The minutes of the meeting of the 1 July 2009

Matters arising

Reference was made to the item concerning the satisfaction statistics in the June issue of the residents' magazine, *Homes Zone* (page 4 of the minutes). Mr Bester explained that in future satisfaction with regard to the quality of work would be covered. On the question of the collection of the forms (by

the contractors) this was currently under review. It had been decided that while they undertook this function spot checks would be carried out.

Mr Nicholas informed the Panel that Ms Jacinta Walters, Asset Manager had responded in answer to the questions they had raised on the subject of the satisfaction surveys. She had reported that it had been agreed as follows:

- Asset Management would provide a breakdown of resident satisfaction statistics between tenants and leaseholders.
 - They would provide more context for the figures i.e. they would include reference to the return rates these figures are based on and prepare an accompanying note explaining the scoring mechanism
 - They would look at how the process is carried out in other ALMOs.
 - They would revise the arrangements for managing the recording and analysis of the completed Year 1 forms they had received (from residents).
 - They would also review the data supplied on residents' satisfaction outside of the question of the key performance indicators.
- **Action point.** It was agreed that the satisfaction survey used by Asset Management would be circulated at the next meeting.

The minutes were agreed as a true record.

2. The minutes of the meeting of the 28 July 2009

The minutes were agreed as a true record.

3. Houseproud – loans for major works invoices for retired and disabled leaseholders – Chris Houghton, Partnership Manager, Home Improvement Trust and Ms Angela Stubbings, Mortgage Administration Manager, Home Improvement Trust.

Mr Houghton commenced by explaining that the scheme was operated under the auspices of the Home Improvement Trust. The main purpose of the Trust was to offer information to the over sixties and disabled people as to how they could obtain equity release loans from banks or building societies to enable them to continue living safely in their own homes. He explained that the Trust operates a confidential, free phone advice line to take people's queries 24 hours a day, seven days a week. They can help people obtain an equity release loan from lenders who are sympathetic to people in these categories to suit their individual circumstances.

The Trust can also provide assistance in relation to the Department of Work and Pensions (DWP) concerning help with the repayment of interest under certain eligibility criteria. Thus people who are receiving pension credits are often entitled to this type of assistance. The Trust he said has no interest in people obtaining loans so they are able to give completely unbiased information. They have a centralised legal service. They often work in partnership with local authorities. He said that although the Trust was specifically concerned with the over sixties and the disabled, it would be able to help other people who were clearly entitled to assistance from the DWP.

Mr Houghton then referred to equity release schemes. He said that they had often understandably had a bad press in the past. However nothing like this had ever affected the type of arrangements promoted by the Trust. Everything they had done had been well within the guidelines set by the Financial Services Authority. Furthermore loans and equity release proposals arranged by the Trust guaranteed no repossession and no negative equity. Thus loan applicants would not be allowed to borrow more than the value of their properties. Of course the only type of loan on offer was for repair and improvement work or the adaption of someone's home. There were no loans for lifestyle projects, cruises around the world and so on.

He said that Houseproud loans were flexible. One of the main lenders was the Dudley Building Society. It had three main types of loan:

- i. Capital and interest repayment loan (ordinary type of mortgage loan)
- ii. Lifetime interest only loan – the borrower only pays the interest on the loan until the repayment of the capital amount
- iii. Interest roll up loan – generally referred to as 'equity release'. As a general rule with this type of loan he said, you could expect the amount of the loan to be repaid to double every 10 years. However in some cases it could enable people to continue living in their own homes, rather than have to go into care.

Mr Houghton explained that the loans were flexible and borrowers could change the type of loan at a later date, either in whole or in part. The value of a loan started at £3,000. Furthermore when paying a major works bill, the leaseholder could add to the loan the cost, say of internal decorating. The interest on 'interest only loans' could in some circumstances be paid by the DWP, if the borrower was on a low income and eligible for assistance. With regard to bills for major works, the loan facility could be drawn upon in stages, if the cost of the work was billed or payable in stages, thus avoiding unnecessary interest repayments.

The set up costs for a loan were generally about £590. There was an early redemption clause, but only for the first 12 months. Every type of loan arranged by the Trust requires the first charge on the property, he said, in common with most mortgages. Where there were other mortgage loans in existence, the Trust's lender would usually be able to take over the loans, or

'buy them out'. It should be noted that Houseproud loans would not replace the loans provided by Homes for Haringey on behalf of the Council, since they are designed for people who would not be able to obtain the council loans.

In answer to a question Mr Houghton said that any Houseproud loan would have to be repaid within 90 days of the borrower leaving the property. However in certain cases the lender would consider a family member taking over the loan.

4. Estate improvement work – developing the programme – Manley Murray, Planned Preventative Maintenance Manager and Tayo Otitolaju, Project Manager.

Mr Murray commenced by explaining that he had overall responsibility for all the planned maintenance work outside of the Decent Homes Programme, which includes the estate improvement works. Mr Otitolaju then gave a short talk on the development of estate plans. These will identify the estate improvement work on each estate. He said that hitherto it had been carried out on a scheme by scheme basis. From now on it was proposed to produce an estate plan of the estate improvements for each estate so as to be better able to coordinate the necessary works. A list of priorities would be drawn up in relation to each block with the help of the Tenancy Management Officers and the Estate Service Officers.

With regard to each estate plan, the Design and Engineering Team assist in compiling the detailed requirements, undertaking surveys and helping with the prioritisation of the proposed works. Priorities would be decided as follows:

- i. Essential – security requirements, statutory, Health and Safety and so on
- ii. Desirable work – to address possible hazards and help deter anti social behaviour
- iii. Optional work to improve facilities and the appearance of the estate.

The different types of work likely to be undertaken would involve estate lighting, landscaping, waste recycling facilities and play areas, as key areas to focus on. Consultation would involve tenancy management, estate services and residents. This would be to discuss feasibility issues and the priorities and would generally take place at the main stages of the project. It was obviously very important to hear the residents' views and to have their input.

Following this, newsletters would be issued about the proposals for the estate. It would then be necessary to firm up the specification. A section 20 notice would be sent to all leaseholders for works over £250. Finally all residents would be notified of the proposals. In answer to a question Mr Otitolaju said

that the Consultation Plan would have to be agreed by the Head of Tenancy Management for each area.

Furthermore at the residents' consultation meeting they had been given the impression that they would receive a section 20 notice for each piece of estate improvement work, but this had not happened. Quite a lot work had been advised by letters in respect of work under £250 which is not subject to consultation. Mr Murray responded that the production of a consultation plan for an estate was a more systematic way of doing things, but it didn't mean that everything would be covered by section 20 notices because the cost may fall below the limit for which a notice must be issued.

Miss Ramm said that it had been very difficult for residents to find out exactly what was proposed for their estate with respect to the notices for work under £250. Furthermore only a few copies of the consultation plan had been circulated at the residents' meeting. In future she said the Council should publish the details on their website, so that people could have some confidence as to what they were being charged for.

Mr Murray agreed that this was something that could be considered. By developing the methods involved in the consultation plan approach considerable progress had been made in creating a more coordinated approach to estate works, so he felt that it represented a real step forward. Ms Brown questioned how much input residents would have in the development of the estate plans.

Mr Murray answered that Homes for Haringey had a clear policy of consulting residents with regard to all the estate plans that it was proposing to draw up. Mr Kemp noted that no tenants had attended the consultation meeting on the Campsbourne Estate. In answer to a question Mr Murray explained that if a pavement was uneven and needed remedial work it should be reported to the Tenancy Management Officer who would establish if it needed to be done immediately or whether it could be included in the estate plan.

5. Reports from Anne Goodhew, Vice Chair of Panel – Digital TV conversion – update

Mrs Goodhew reported on the meetings she had had with Councillor John Bevan, Cabinet Member for Housing, Mr Ola Akinfe, Executive Director for Asset Management and Mr Paul Bridge, Chief Executive of Homes for Haringey.

She understood from Mr Akinfe that the continuing inclusion of digital aerials within the Decent Homes Programme was because subcontracts for year 2 were already in place. Other years would use procurement through the new

long term agreement for which leaseholders have already received section 20 notices. The work may be done while DH scaffolding is in place.

Mr Akinfe had said to her that leaseholders would not be able to claim to have been overcharged as all the legal procedures had been followed. However he accepted that leaseholders could raise queries on other issues such as value for money. He was prepared to attend a Panel meeting to explain the present situation regarding the policy for the integrated reception systems (IRS) and answer questions.

Mr Bridge had expressed his regret to her that Leasehold Panel Members were dissatisfied about the consultation that had taken place. He said he would like to improve consultation and would value the opportunity to speak to the Panel on this.

Councillor Bevan had confirmed his firm opposition to her with respect to opting out but had recognised the difficulties faced by leaseholders and had had some sympathy with limiting the charges. The Cabinet Meeting on September 8th had ratified the policy for the installation of the 13 wire IRS throughout Haringey. Mrs Goodhew expressed the view that leaseholders could still continue to challenge this policy.

It was agreed that:

- a. Mrs Goodhew should find out accurate details of Islington's opt-out policy
- b. leaseholders should seek to have charges capped at £300 which should be applied retrospectively
- c. leaseholders should continue to pressurise Cllr Bevan through the press
- d. Mrs Goodhew would draft a standard letter for leaseholders to send to their local councillors.

6. Planning future improvements in services – Sue Hunter, Business Improvement Manager

Ms Hunter commenced by saying she would give a short overview of the work of Business Improvement and how it was involved in developing improvements in services. The Project Team was concerned with major project work, such as improving the Repairs Service, which would benefit leaseholders by improving the communal repairs. Other projects had been the Leaseholders' Charter and the Repairs Manual.

The Door Knocking survey had resulted in 5,000 separate pieces of feedback giving residents' views on the services provided by Homes for Haringey. Business Improvement were also responsible for coordinating the corporate effort involved in meeting visits and requests for information from the Audit Commission's Inspectors. The main part of the inspection would take place next year, but the preliminary work had already started.

The second team in Business Improvement is the Business Support Team which includes the Feedback Team, she said. This team logs and monitors all suggestions, compliments and complaints, making sure they are dealt with properly. Better audit trails had also been introduced to keep track of what happens to queries and complaints. The information thus obtained is analysed to identify problem areas and ways of improving things. As a result internal audits can take place to check on possible defects in procedures and take corrective action where necessary.

Mystery shopping is conducted in conjunction with other ALMOs. This generally involves staff phoning up various departments with miscellaneous queries to ascertain the quality of the answers given. Other information on how to achieve improvements comes from best practice research.

Ms Hunter explained that one of the projects Business Improvement will be working on over the next 12 months is the roll out of a customer relationship management (CRM) system. This will improve recording and tracking of customers' contacts and enquiries to the organisation. Currently they were helping to introduce better CRM systems into the Repairs Service.

A very important part of Business Improvement is concerned with helping the whole organisation be more responsive to all forms of feedback. Monthly meetings are held and reports prepared on these matters.

Any other business

Ms Brown reminded the Panel that the annual general meeting of Haringey Leaseholders' Association was at 7.00pm on Thursday 22/10/09 in Civic Centre with someone from Digital UK attending.

There was no time for any more business and Mr Kemp thanked the speakers for their very interesting presentations. He then closed the meeting .