



## Improving your homes

Section 20 notices:  
*what do they mean?*

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# Welcome to *Town Talk*

One of our main objectives is to provide high quality homes for you that you will enjoy living in. That's why from time to time, we will be refurbishing or renovating the common parts of the block or property you live in. As you will be liable for your share of the costs of this work, we need to issue you with section 20 notices to ensure that the works are being carried out effectively. More information on these notices is provided on pages 6 to 7.

Given the current financial climate, more and more people

are getting into debt and finding it difficult to pay their essential bills such as their rent and mortgage. So on page 2, we highlight some of the options available to you that will help you keep your home. We also provide you with some practical advice that should help you avoid getting into debt (see page 4).

This issue also features the work that Catalyst is doing to help local people get into employment (page 5) and how we are regenerating various neighbourhoods into vibrant communities (page 9).



**Steve Chapman**  
Editor

If you have any comments on *Town Talk* or any of the information provided in this issue, please fill in our suggestion box at [www.chg.org.uk](http://www.chg.org.uk)

## Fire safety: *entrance doors*

Entrance doors are one of the most important fire safety features in blocks of flats and the correct type of entrance doors can help save lives in the event of a fire.

In most of our blocks, the front door is designed to be fire proof. If the front door is kept closed, a fire will stay in the flat after you have escaped. This will ensure that corridors and stairs are kept clear of smoke and flames so that other residents can escape quickly and safely.

Flats built or converted since 1991 are subject to modern building regulations standards, which means a fire cannot escape from a flat for at least half an hour. This gives the Fire and Rescue service sufficient time to deal with the problem or to assist residents to leave the building.

If your front door is working correctly, your neighbours can easily escape the building if there is a fire. However, if you jam your entrance door open or replace it with another door that is not fire resistant you may be endangering their lives.

**If you have any concerns regarding fire safety, visit [www.direct.gov.uk/firekills](http://www.direct.gov.uk/firekills)**



# Welcoming former Origin residents

In late 2009, Catalyst completed the acquisition of several small estates in Feltham, Hounslow West and West Acton from the Origin Housing Group. We now have the great pleasure of welcoming 66 new tenants and 63 leaseholders to Catalyst.

Last year Origin decided to rationalise some of its housing stock by transferring properties outside of its normal areas of operation to other housing associations. We saw this as a chance to not only acquire homes where we already have housing, but also as a valuable opportunity to provide a more local service to the residents.

Other housing associations are in the process of rationalising their housing stock and it is possible that we will take over other properties in due course. Growing our stock in this way not only allows us to help the existing residents, but also provides opportunities for existing tenants to move to one of the 'new' properties when they become vacant.



## Helping you keep your home

**If you're struggling to pay your mortgage, one option you may want to think about is the government's new £200m Mortgage Rescue scheme. This scheme is designed to prevent some of the most vulnerable families from losing their homes and experiencing the trauma of repossession.**

**Shared equity:** This helps householders who have experienced payment shocks and need some help in paying their mortgage. We would provide an equity loan that would enable the applicant to reduce their mortgage payments to a level they can afford.

**Mortgage to rent:** Here we would clear your debt and buy your home. You will consequently become our tenant and you will be given an assured shorthold tenancy.

So far we have helped 39 families through the Mortgage Rescue scheme. One couple which the mortgage to rent scheme has allowed to stay in their home is Mr and Mrs Smith from Newton Longville, Milton Keynes. Mr and Mrs X first contacted Aylesbury Council when they were having difficulty and the council put them in touch with Catalyst. Staff from our business development and marketing department then contacted them, and gave them further information about the scheme and what it would involve.

Mrs X said: 'Mortgage Rescue was the best thing that could have happened to us. Heather and Paul from Catalyst were both very helpful and kept us fully informed throughout the process. The scheme has allowed us to keep our home so it really was the answer to our prayers!'

**For more information on Mortgage Rescue, please call us on 0845 601 7729 or visit our website at [www.catalysthomebuy.org.uk](http://www.catalysthomebuy.org.uk)**

*Please note that the names of the residents have been changed to protect their identity,*



# Getting help in hard times

Most of us have problems with bills at some time. It is not always easy to face up to the fact that you cannot always manage your outgoings and often people avoid seeking help. Below are some of the ways that you can seek help.



## Help for mortgage strugglers

Extended help for home owners struggling to pay mortgages after losing their jobs has been introduced by the government. It is expected that this will help thousands more people qualify for help with interest payments after the threshold for qualification was raised and the waiting period reduced to 13 weeks.

The benefit changes which came into effect last year, mean that people with mortgages up to £200,000 – this is double the previous ceiling – will qualify for Support for Mortgage Interest (SMI).

The reduction in the waiting period is especially helpful and some shared owners in London have mortgages that will now fully qualify for SMI.

## Credit card firms agreeing new terms

Credit card companies agreed a set of fair principles with the government that came into effect in January 2009. These include giving borrowers warnings about rate increases and giving more breathing space to people struggling with their debts.

Lenders agreed not to increase interest rates within 12 months of a card being taken out and not to increase them more often than every six months after this period.

Customers will always be given at least 30 days notice of an interest rate rise, and they will be given the option of closing their account and paying off the debt at the existing rate if they wish to do so.

Providers also agreed not to increase interest rates for borrowers who have fallen behind on payments or those who have sought help from a debt advice agency. The agreement is in addition to a pledge to give people in financial difficulties 60 days' breathing space in which to agree a repayment plan with a debt advice charity before recovery action.

## Get help

Don't ignore debt, it won't go away. We can arrange debt counselling in our offices for our residents. You can telephone the Debt Counselling Service on 0800 389 6339 or visit their website at [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

# Get Learning!



If you're looking to learn new skills, why not sign up for one of our free training programmes through the Get Learning initiative. Our short, informative courses aim to develop your confidence and skills – both personally and professionally – helping you into volunteering or work.

*Abdou gets some hands-on experience at Catalyst's Reading Office*

The Get Learning programme has helped numerous Catalyst residents and one of them is Abdou Jallow.

Abdou, from Reading, was first introduced to Catalyst when he applied for a shared ownership flat in 2007. As a resident he received a leaflet stating that Catalyst was organising courses for residents, including a Chartered Institute of Housing (CIH) level 2 in housing certificate.

He then expressed an interest in this course and was invited for an induction, where he took a test. Two days later Abdou received a call from us telling him that he had been granted a place on the course.

Consequently, it took Abdou couple of months to complete the CIH level 2 in housing but during this time he got a work placement at Catalyst's Reading office. During the placement, Abdou has been able to expand his knowledge of housing and through the skills he has learnt has been able to give back to his local community.

Abdou said: 'I have been working in different departments at Catalyst and one of these was community involvement. I learnt how to form a resident association and I have now gone on to form one in the block in which I live. My fellow residents have also nominated me as their block representative.'

In addition, doing a CIH level 2 in housing has also helped Abdou's career development. 'The CIH course has helped me pave a career in housing and I am currently doing a degree in housing studies at London South Bank University.'

As well as helping his career, through the work placement at Catalyst, Abdou has been able to increase his confidence and self esteem. 'I can't believe how Catalyst has changed my life', says Abdou.

**If you are interested in finding out more about the training opportunities available through the Get Learning programme, please contact our training and employment team on 020 8832 3366.**

# Section 20

## What

A section 20 notice is used to inform leaseholders that their landlord is intending on refurbishing or renovating the common parts of the block or property they live in and that the leaseholder is liable for their share of the costs.

When a landlord proposes to carry out works where the cost exceeds £250 per unit, the landlord must follow strict guidelines on consulting with leaseholders otherwise any costs relating to the works that exceed £250 are not payable by the leaseholder. A similar process must be followed when the landlord enters into an agreement for services for more than one year where costs exceed £100 during any year under the agreement. This is known as a long term agreement.

It should be noted that only costs above these amounts are affected. A leaseholder will be liable to pay up to this level even if the works are not carried out. There are slightly different rules depending on the circumstances.

The landlord will service a first notice (notice of intent) setting out what they are proposing to do and why the work is necessary. Leaseholders will then be given at least 30 days to give their written observations on the proposals. Unless work is subject to Public Notice, advertised in the European Journal, leaseholders will also have the right to nominate a contractor from whom the landlord should seek to obtain an estimate. This contractor must still meet normal contractual conditions. Special rules apply where more than one contractor is nominated.

Once the observations have been considered, the landlord will consequently seek to obtain estimates

for the proposed work. A second notice (notice of estimates) will then be sent to the leaseholder indicating the prices obtained. Leaseholders have an opportunity to send observations on this notice and again will have a minimum of 30 days to do so.

If the work proceeds, the landlord must give the reasons for selecting the contractor if this was neither the lowest estimate nor the contractor nominated by the leaseholder. This is sometimes referred to as the third notice. This notice will not be served where the contractor selected offered the lowest price or the contractor was nominated by the leaseholder.

If you are unsure about any points, you should speak to your landlord. When you receive such a notice, there are detailed rules that the landlord must follow. It is therefore important that you consider any notice carefully and if you have any points to make, you should write to your landlord setting them out. Make sure that your observations are received by the landlord in the appropriate time.

Catalyst Housing Group and its member companies will always consider written observations received in this way carefully. After all, any work we carry out to your property is for your benefit.

In the next issue of *Town Talk*, we will highlight what options Catalyst is able to offer leaseholders to help them meet their share of costs from the works.

# notices: *do they mean?*



# Help us get it right – join the Leaseholder's Panel



Improving the services that we provide to you is a key priority for us. Your feedback is vital to help us enhance the way in which these services are delivered. That's why we are setting up a Leaseholder's Panel who will discuss the issues that are important to our leaseholders.

The panel will also be reviewing policies, procedures and action plans. These documents determine how we provide essential services to you, so when examining them, you will be able to tell us what you think and how these can be improved.

The Leaseholder's Panel will meet three times a year. Once we have set up the panel, we will let participants know closer to the time the dates of the meetings.

**If you would like to get involved, send us an explanation of why you would like to join the panel and what you would contribute to it. Please send this, with your name and address, to Steve Chapman at [steve.chapman@chg.org.uk](mailto:steve.chapman@chg.org.uk). Alternatively, you can write to Steve at Catalyst Communities HA, Ealing Gateway, 26-30 Uxbridge Road, London, W5 2AU.**

## Getting through to the *right* person



We all know just how irritating it is if you have a problem and can't find the right person to deal with it. This can lead to customer dissatisfaction and, in some cases; the problem can become bigger if not dealt with immediately.

That's why we encourage all leaseholders to contact the customer service centre in their respective areas if they have any type of question or problem. Staff in all our customer services teams will be able to deal with 90 per cent of all queries.

If any event, they are unable to deal with the matter, they will pass on the issue to your neighbourhood manager. Your neighbourhood manager will then make sure you receive a timely response to the issue and if they can't deal with your query, the neighbourhood manager will ensure it is passed on to the appropriate person.

So, if you have any type of issue or query, please contact the customer services team. Contact details of all our customer services teams are available on page 11.

# Regenerating your neighbourhoods



*How the Dee Park estate, Reading, will look after the regeneration has finished*

Regeneration is an integral part of our business and at the core of our growth. However, we are not just here to build homes – we are committed to regenerating areas, and creating better homes and neighbourhoods that are a pleasure to live in. Mill Farm Close in Harrow, Dee Park in Reading and South Acton are just a few of the neighbourhoods that we are in the process of regenerating.

## Mill Farm Close

Residents of the Mill Farm Close estate voted for us to become their landlord during a ballot in October, where they endorsed our plans for the regeneration of the estate. A planning application was then submitted to Harrow Council. Assuming all goes well, the estate will transfer to us in late spring with construction commencing shortly afterwards.

The proposals to regenerate Mill Farm Close involve building 165 brand new homes for rent, shared ownership and outright sale. Through the regeneration we will be able to offer residents high quality accommodation and improved green spaces, as well as providing a range of community development initiatives including modern apprenticeship schemes through our employment and training team.

## Dee Park

The outline planning application for the whole of Dee Park and the planning application for phase 1 of the scheme was approved in December 2009 by Reading Borough Council's Planning Applications Committee. Now that planning permission has been granted, we can move forward in starting work on site in spring 2010.

The regeneration of Dee Park will involve revamping the 1960s built Tilehurst estate by making it a more attractive place to live through improving housing, roads, parks and shops. We will also be building a new community centre and school. This regeneration project will eventually produce 482 homes for sale and 281 affordable homes.

## South Acton

Residents have already started moving into their new homes on the South Acton estate. Whilst we were building the homes, residents were consulted on various things such as the materials used and colours for their new homes.

Once complete, the current phase of the regeneration will provide a total of 129 new homes for the local community, with 74 homes being available for rent and 55 available through New Build HomeBuy. Beyond the physical regeneration, we and Ealing Council are working hard to facilitate community regeneration through a variety of initiatives including access to employment, training and personal development support as well as the sponsorship of a local youth football team.

# Regional

# ROUND UP

## Windmill Park wins £50,000

Windmill Park was the successful winner of the People's Millions public vote in November 2009. The result was announced live on the ITV news and received an ecstatic response from the local community. This means that we can now move forward in transforming the community centre on the estate by building a sparkly new media and arts room that incorporates an IT suite and recording studio.

This will have a huge impact across the neighbourhood, opening up opportunities to learn things from basic computer skills to how to design a website. More groups will also be able to use the centre, whether through attending a training course, developing business ideas or just to let off some steam.



## Transforming young minds

KHT's Pathways 2 Progress (P2P) team organised a week long residential programme for young people in August at the Isle of Wight. The trip involved helping young people transform the way they think about their lives by encouraging them to talk about their feelings, explore life options and take part in team building activities.

The P2P initiative provides tailored personal and social development support to 13 to 19 year olds. The project has helped hundreds of children and young people to find new interests, develop their talents and fulfil their potential.

## Residents see the 'Way Forward'!

Local people turned out in force for the grand showcase of the Way Forward project during August 2009, held at the Unity Centre in Neasden. During the showcase finale, we laid on a host of fun activities including wall climbing and laser bug. Young people were also given the chance to perform dance routines, show-off their music skills and demonstrate the new skills they had learnt during the workshops.

The great part about this project was that the whole community was involved – children were involved in the fun activities on offer whilst parents volunteered to be assistants or workshop facilitators. So it was truly a community event!



# How to contact us

## CCHA London

**Ealing Gateway**  
**26-30 Uxbridge Road**  
**London W5 2AU**

8am to 5pm, Monday to Friday  
excluding bank holidays.

Translation services are available if you  
visit in person or call.

Telephone: 020 8832 3298.

Emergency repairs: Call 020 8832 3298 for the  
most up-to-date contact information.

## CCHA Oxford

**The Farmhouse**  
**Nightingale Avenue**  
**Blackbird Leys**  
**Oxford OX4 7BU**

9am to 5pm from Monday to Friday  
excluding bank holidays and the first  
Wednesday in every month when the  
office is closed for training.

Translation services are available if you  
visit in person or call.

Telephone: 01865 712244.

Minicom/Text Phone: 01865 334837.

Emergency repairs: Call 01865 712244 for the  
most up-to-date contact information.

Call OBS on 0800 227676 for all other repairs.



## CCHA Reading, Slough, Wycombe

**Enterprise House**  
**95 London Street**  
**Reading RG1 4QA**

9am to 5pm, Monday to Friday  
excluding bank holidays.

Translation services are available if you  
visit in person or call.

Telephone: 0118 951 2900.

Minicom/Text Phone: 0118 960 4539.

Call Robert Heath Heating Ltd on 0800 783 0833  
(gas/heating/hot water).

Emergency repairs: Call 020 8326 1196 for the  
most up-to-date contact information.



## Fortunegate Community Housing

**223 Church Road**  
**London**  
**NW10 9EP**

9am to 5pm, Monday to Friday  
excluding bank holidays. The office  
closes at 2pm each Wednesday for  
training (phone lines remain open).

Translation services are available if you  
visit in person or call.

General enquiries: 020 8438 1800.

Maintenance (freephone): 0800 731 5282.

Out of hours emergency: 020 8937 1234.

Emergency repairs: Call 020 8438 1800 for the  
most up-to-date contact information.

## Kensington Housing Trust

**354 Portobello Road**  
**London**  
**W10 5XZ**

9am to 5pm, Monday to Friday  
excluding bank holidays.

Translation services are available if you  
visit in person or call.

Telephone: 020 8960 5544.

Minicom/Text Phone: 020 8964 6452.

Emergency repairs: Call 020 8960 5544 for the  
most up-to-date contact information.

## Website

You can contact us on the web by visiting [www.chg.org.uk](http://www.chg.org.uk)

On the website you can:

- report a repair
- make a housing enquiry
- download guides and residents' magazines
- make a suggestion or complaint.

Services on the web are quick and easy to use and available 24 hours a day.



This magazine provides information about housing news and events in your local area. If you need any part of this information in large print, Braille, on CD or explained in your own language please contact us on the number below.

## Arabic

تمتلك هذه الوثيقة بالمعلومات اللازمة عن أخبار الإسكان والأحداث والأخبار المحلية. إذا كنت ترغب في الحصول على أي جزء من هذه المعلومات مطبوعًا بأحرف كبيرة أو بطريقة برايل أو مسجلًا على اسطوانة مدمجة أو شريط صوتي أو مشروحًا باللغة التي تتحدثها، يرجى الاتصال بنا على الرقم الموضح أدناه.

## Gujarati

આ દસ્તાવેજ ઘરના સમાચારો, પ્રસંગો અને સ્થાનિક માહિતી વિશે માહિતી આપે છે. જો તમારે કોઈ પણ ભાગની આ માહિતી ખેઈલ, સીડી ઉપર, ઑડિયો ટેપ અથવા તમારી પોતાની ભાષામાં સમજી શકો તેની જરૂર હોય તો નીચે જણાવેલ નંબર ઉપર અમારો સંપર્ક કરો.

## Portuguese

Este documento proporciona-lhe informações sobre notícias sobre habitação, factos e informação local. Se necessitar de parte desta informação em caracteres aumentados, em Braille, em CD, cassete áudio ou apresentada no seu idioma, por favor contacte-nos, através do telefone abaixo indicado.

## Punjabi

ਇਹ ਦਸਤਾਵੇਜ਼ ਹਾਊਸਿੰਗ ਖ਼ਬਰਾਂ, ਪ੍ਰੋਗਰਾਮਾਂ ਅਤੇ ਸਥਾਨਕ ਸੂਚਨਾ ਬਾਰੇ ਜਾਣਕਾਰੀ ਦਿੰਦਾ ਹੈ। ਜੇ ਤੁਸੀਂ ਇਸ ਜਾਣਕਾਰੀ ਦੇ ਕਿਸੇ ਹਿੱਸੇ ਨੂੰ ਬ੍ਰੇਲ, ਸੀਡੀ, ਆਡੀਓ ਟੇਪ ਵਿੱਚ ਚਾਹੁੰਦੇ ਹੋ ਜਾਂ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਸਮਝਣਾ ਚਾਹੁੰਦੇ ਹੋ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਹੇਠਾਂ ਦਿੱਤੇ ਗਏ ਨੰਬਰ 'ਤੇ ਸਾਨੂੰ ਸੰਪਰਕ ਕਰੋ।

## Chinese

本文档提供关于住房新闻、事件和当地信息方面的信息。如果您需要将这些信息的任何部分以大数据印刷形式、盲文形式，或通过CD、磁带，或以您的本国语言的形式提供给您，请通过以下号码与我们联系。

## Hindi

यह दस्तावेज़ आवासीय खबरों, आयोजनों और स्थानीय सूचना के बारे में जानकारी देता है। अगर आप इस जानकारी के किसी भी हिस्से को ब्रेल, सीडी, ऑडियो टेप में चाहते हैं या अपनी भाषा में समझना चाहते हैं, तो कृपया नीचे दिए गए नम्बर पर हमसे सम्पर्क करें।

## Polish

Niniejszy dokument zawiera nowości z rynku mieszkaniowego, informacje o wydarzeniach społecznych oraz doniesienia miejscowe. Jeżeli potrzebujesz aby całość lub część tego tekstu były przedstawione większą czcionką, w języku Braille'a, na nośniku CD, na kasecie audio lub zostały przetłumaczone na Twój język ojczysty, prosimy o kontakt pod numerem podanym niżej.

## Somali

Dokumentigan wuxuu ku saabsan yahay warka cusub oo guriyo, dhacdooyin iyo gobol ah. Haddaad u baahan tahay warkan afkaaga-hooyo, afka loogu talagalay dadka aan arki karaan – afka faraha ama CD-ga ama ajeladda rekorka nala xirir. Namberkan isticmaal.



**Catalyst**  
Housing Group

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**020 8832 3298**

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