



# Town Talk

The magazine for leaseholders

Issue 8, February 2009

## Shared ownership explained

### Plus...

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# Welcome

Welcome to the spring 2009 issue of Town Talk, bringing you the latest news and information of interest to Catalyst's leaseholders.

In this issue, you can read about the launch of the group's diversity strategy (see below), which will help us to continue providing the best possible services we can to meet the needs of all our residents.

We will be getting back to basics with a breakdown of what 'shared ownership' is and the opportunities it presents to residents (pages 6 – 7).

There's also a profile on one of your neighbourhood managers (page 9), articles on how to get assistance with paying bills for major works (pages 3 – 5) and what to do if you fall on hard times (page 8), plus a quick round-up of what's happening around the Catalyst regions (page 10).

As always, we welcome your feedback so if you have any comments or suggestions for Town Talk, please write to me at the address on the back cover or use our online suggestion box at [www.chg.org.uk](http://www.chg.org.uk)

Steve Chapman  
*Editor*



## Catalyst launches diversity strategy

Catalyst provides housing to people from many different backgrounds, with many different needs. To ensure we are providing the best possible service to all customers, we have just launched our first Diversity Strategy produced in consultation with staff and residents.

Diversity refers to the differences that make us individuals, such as age, gender, ethnicity, sexuality, disability and religion. We want to ensure that all customers can access a high level service, regardless of their background or personal circumstances.

Actions will include ensuring that our staff receive ongoing information and training to support the needs of customers, and promoting services to residents with particular needs.

The strategy will be applied across the whole Catalyst Housing Group and detailed information about new activities and support for residents will be passed on to residents and in the next issue of *Town Talk*. In the meantime, if you would like further information, call us on 020 8832 3298, or log onto the website: [www.chg.org.uk](http://www.chg.org.uk)



**Equal : Different**  
*Building diverse communities*

# Help for residents facing large bills for major works

*Catalyst has adopted a strategy to assist residents with meeting bills for major works to help ensure their homes remain affordable. Sometimes works arise that are unforeseen and are unexpected, where no provision has been made to meet the costs.*

## Reserve Funds

Catalyst as landlord is responsible for the upkeep of the structure of the building where it owns the freehold. Leaseholders will be required to pay a share of these costs by way of a service charge. In the case of most shared ownership sites there is provision in the lease for Catalyst to maintain a reserve fund in respect of cyclical works and where the lease so provides, a reserve fund is maintained. In some newer leases there are also reserve funds to cover the costs of other work including the roof, windows and lifts etc. Reserve funds may only be used for the purpose intended, and the fund cannot be used for a different purpose, even for other work. Some leases do not allow the operation of any reserve funds.

Reserve funds are not generally operated for street properties or single units sold on an estate. If there were sufficient demand from leaseholders, Catalyst would consider introducing a reserve fund.

## Billing and Payment Options

If there is no reserve fund or there is not enough money in the reserve fund, residents will receive a bill for their share of the cost of the work. The resident is required to make settlement within 30 days.

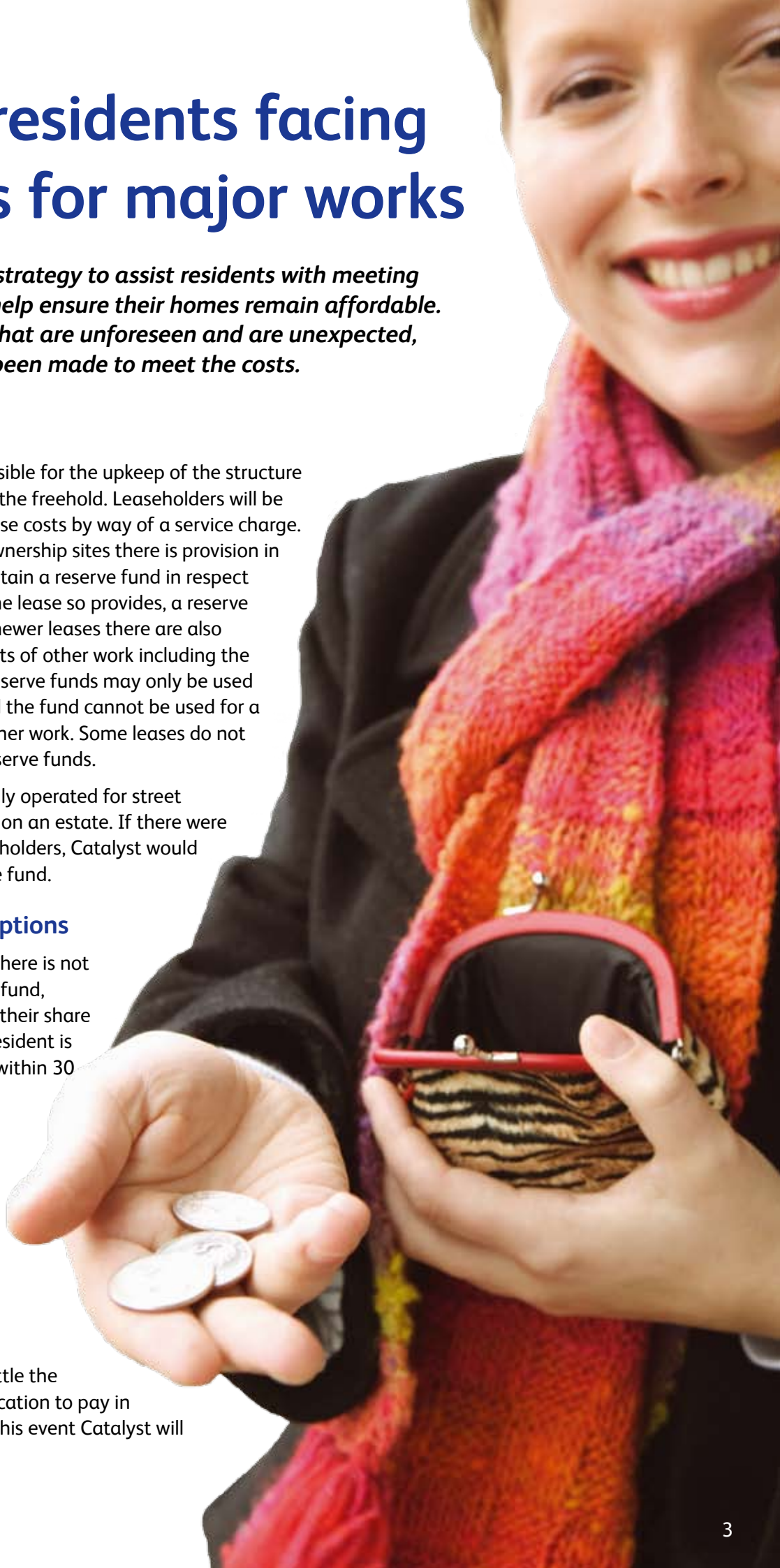
Some residents will be unable to settle the balance and a payment questionnaire will be issued with the invoice so the resident may select a proposal for settlement.

The principal options will be:

### *Instalment plan*

The resident may agree to settle the outstanding balance by application to pay in twelve equal instalments. In this event Catalyst will not apply interest.

*Continued on pages 4 and 5*



## Loan

The resident may agree to settle the outstanding balance by way of a loan. Catalyst will apply interest on the loan at a fixed rate for its duration. A fee will apply for handling the loan which will be determined from time to time to meet the costs of Catalyst in providing the facility. This may be added to the loan. The interest rate that will be applied will not be higher than 4% above the base rate.

Better terms may be available from commercial lenders and residents should always be encouraged to explore this avenue.

## Registered charge

A Registered Charge is a loan. In some instances residents may not be able to afford to pay a bill or afford the repayments under a loan either with Catalyst or elsewhere even with state assistance (help with interest). In the case of shared owners, the position must be considered under the flexible tenure policy. This is not available for full owners.

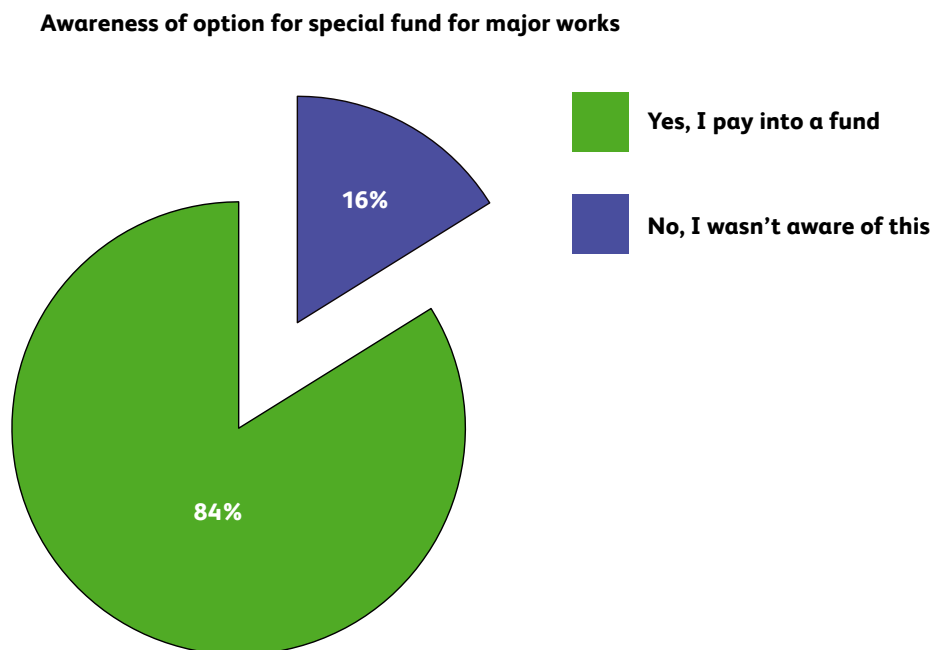
Catalyst is able to consider securing the sum owed to it by way of a charge on the property which is repayable upon the sale of the property or after ten years, but after a review the period may be extended. The provisions relating to interest and handling fees are as set out above for a Loan.

## Survey

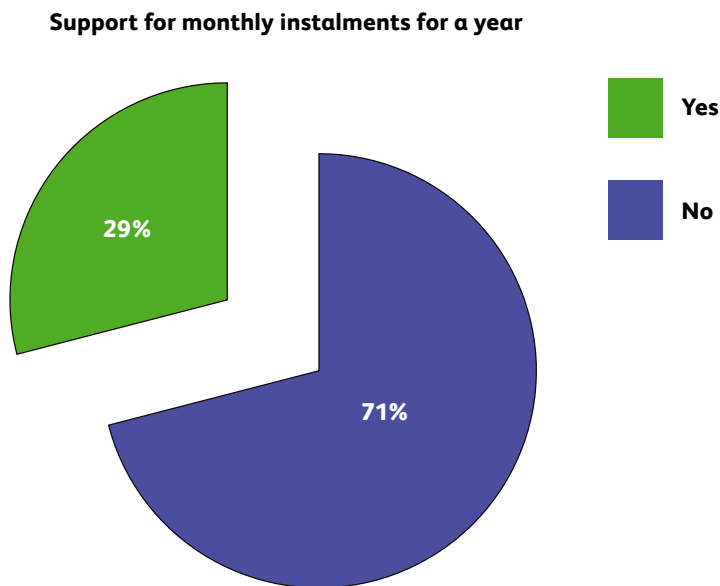
Catalyst has been working to develop a strategy to assist residents with bills for major works, to help ensure their homes remain affordable. There are not many major works issues, because Catalyst's stock is relatively new. However this will change over the next decade or so, and it was considered prudent to begin planning now for the future. Moreover the Audit Commission requested that Catalyst draw up a draft strategy and consult residents on its contents, following an inspection in March 2007.

We have carried out a telephone survey and generally residents have supported the strategy. Some examples of the findings are highlighted below.

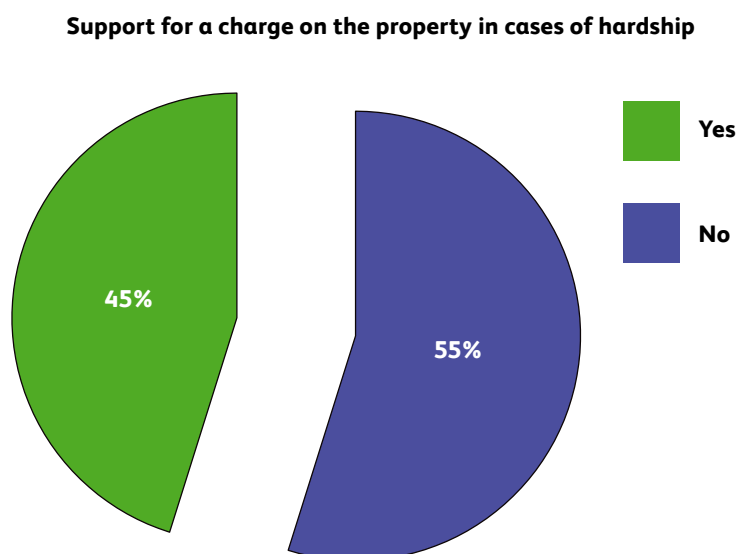
**Figure 1 – the level of awareness of reserve funds for paying major works costs in advance**



**Figure 2 – the level of support for paying by instalments following the completion of major works**



**Figure 3 – the level of support for paying for the cost of major works through a charge on the property (in cases of hardship)**



### **Commentary on results and action points arising**

There was overall clear support for the key principles of the strategy to assist residents with bills for major works. In particular, paying by instalments and the provision of a charge on a property in cases of extreme hardship were the best supported options. There was less support for the loan option, but enough support to retain it as a potentially viable option. However the limited support suggests that it may only be taken up in a small number of cases.

The main issues arising from this survey relate to leaseholders' awareness of their options regarding payment into a reserve fund to cover the cost of major works, and their responsibilities regarding funding of major works and what they may include.

In response to this, it is proposed that a publicity campaign is undertaken to raise awareness of both of these issues. This will have the benefit of clarifying for residents their responsibilities regarding major works, and ensuring residents are aware of the payment options available to them.

# Shared Ownership – what does it mean?

*When you purchase a property on shared ownership terms, you own a share of the equity and we own a share of the equity. On the share that Catalyst owns, you will pay rent and the amount of rent you will pay is less than the cost of borrowing the money on mortgage.*

*Information on the amount of rent you pay is explained to you prior to your purchase and is set out in the lease. Your lease gives you the right to buy more shares in your property. This is known as 'staircasing'.*



## Staircasing

When you wish to consider buying more shares in a property, you need to let us know so that we can give you the requirements that you must follow. The amount you will pay for buying more shares depends on the valuation of the property. The current valuation is decided by a qualified valuer.

Once we have the valuation, we will set out for you how much shares in the property will be and the effect this will have on the rent. The rent will reduce proportionately to the shares you purchase. If you buy all the shares in your property you will no longer have a shared ownership lease.

## Rent

Your lease will set out the initial rent that you must pay. This will be substantially less than it would be at market rent. The rent does not cover the cost of repairs or maintenance.

The lease also sets out how the rent is reviewed each year. In most cases, the lease will provide for an increase related to changes in the Retail Price Index over the previous year based on a specific month plus a further percentage. The month will be either September or November.

Rent increases that are applied to shared owners are similar to all other rent increases that we apply each year. For some earlier leases different provisions apply for determining rent reviews. The rent can never be increased above that provided in the lease.

## Service charges

We will provide some services to shared owners and we recover our costs by way of a service charge. Your lease requires you to pay this.

This means that if we carry out work on a building on behalf of residents, you will be required to pay a share of the costs from the contractor. In the case of a house, you will be responsible for the maintenance of the building yourself and pay for the costs directly to the contractor.

Once you have bought all the shares in your property, if you live in a flat and we own the freehold, we will still be responsible for the maintenance of the building. Similarly, if you live in a house on an estate, you will still be liable for maintenance of common parts on the estate.

## Check your lease

This is intended as a guide only and does not change or replace the terms of your lease. It is sensible to make sure you have a copy of your lease.

If you cannot get a copy from your solicitor, you can apply directly to the Land Registry. This is often the cheapest and quickest way to get a copy.



# Hard Times

## **New 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 in January, 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 agree new terms**

Credit card companies agreed a set of fair principles with the Government that came into effect in January. 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 you can use the internet [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

# My role as Neighbourhood Manager

My role as a neighbourhood manager on a day-to-day basis, is to support and advise my residents in a number of ways to ensure I am providing and delivering the standards set by Catalyst.

The majority of properties that I manage are in the London Borough of Hillingdon, but I also manage a few properties in Ealing.

Most of my time is taken up by arrears collection and dealing with anti-social behaviour.

With my arrears collection, it is important that I identify residents whose accounts are falling into arrears at an early stage. Once noted, I make early contact.

Early intervention allows me to support the resident in various ways, be it setting up direct debit and standing order forms or working out payment plans to reduce their arrears. It is also important that residents are claiming and receiving all the correct benefits that they are entitled to.

I also work closely with and refer residents to our Citizens Advice Bureau advisor, who can take on their case and give specialist advice. All these measures mean residents may avoid being taken to court by Catalyst.

I have been receiving a number of enquiries from leaseholders who are experiencing difficulty in managing their payments, due to the current economic downturn.



All residents living in our properties are entitled to live in their homes in peace and comfort. I would be the first point of contact for any of my residents reporting any form of anti-social behaviour. It is important that I collect the correct details of any reported incident that may have occurred before contacting the parties concerned.

I also have good links and contacts with external agencies i.e. the police Safer Neighbourhood teams, who can provide information and also support me in tackling anti-social behaviour.

I seek to ensure good communication with my residents and provide feedback to them.

**Billy Blankson**  
**Neighbourhood Manager**

## Grounds for change

Looking after the common parts of CCHA owned properties – gardens, entrances and staircases – is of great concern to us. We recently undertook a tendering process and selected two companies to carry out cleaning and grounds maintenance work in the London area.

As a result of their poor performance since they took on some of our cleaning and grounds maintenance work, we have now dispensed with the services of Hi-Spec Services. The sites they were responsible for have transferred to Just Ask.

We selected Hi-Spec on to our tender list very carefully and when things started to go wrong we did our very best to get them to perform properly. There are presently legal proceedings on this matter relating to costs and the outcome has not yet been decided. However, if there is any adjustment between the estimate and the actual level of expenditure, this will be reflected in future accounts

We are sure that Just Ask will prove a competent replacement. In fact they have previously looked after some of the sites so we are confident that they will soon have them looking good again, along with sites they have not previously maintained.

# Regional round-up

## Friary Park Estate sets up new Residents' Association

Friary Park Estate enjoyed a successful Community Awareness Day last November to mark the creation of a new Residents' Association and Management Committee.

The event, organised by residents and supported by Catalyst, was held at Friary Park Community Centre in Acton. Six residents were elected to the new committee.

They will be looking at improving communication between CCHA and its residents, as well as encouraging community spirit through the promotion of social, cultural, artistic or educational activities in the area.



## Catalyst gives kickstart to local football team

Catalyst has donated £500 to help establish a local football team for under 8s in Greater Leys.

The team was set up thanks to a group of volunteers, after observing the high numbers of children in the Greater Leys area who enjoyed playing football but were not skilled enough to join the team in neighbouring Blackbird Leys.

## Employment & Welfare Minister visits life changing employment scheme in Ealing

Tony McNulty, the minister for Employment & Welfare Reform met with CCHA's Employment and Training team, residents and Ealing Council representatives to find out more about CCHA's successful track record in tackling 'worklessness'.

He learned about its latest initiative, the £135,000 Social Housing, Outreach and Engagement (SHOE) project funded by West London Working. It will involve training front-line staff from social housing landlords across the borough to refer their residents to Catalyst's employment support services.

Charmaine Bird, who spoke to Mr McNulty during the visit, had been unemployed for eleven years and said: "The employment and training services that Catalyst offers are fantastic. They have done so much to get me back on track and all in such a small amount of time. They have really helped me get my confidence back."



# How to contact us

## CCHA London

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

8am to 5pm Monday – Friday  
Translation services are available if you visit in person or call.

Telephone: 020 8832 3298  
Minicom/Text Phone: 020 8832 3336  
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**

9.00am to 5.00pm 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**

9.00am to 4.00pm, Monday, excluding bank holidays; 9.00am to 5.00pm, Tuesday to Friday. 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 0118 973 3603 for the most up-to-date contact information.

## Fortunegate Community Housing

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

9am to 5pm each weekday apart from Wednesday when the office shuts at 2pm for training (phone lines remain open). The office also shuts on bank holidays. 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 – Friday  
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.

#### Albanian

Ky dokument ju jep informacione në lidhje me të rejtat për strehim, ngjarjet dhe informacionet locale, nëse ju duhet ndonjë pjesë e këtij informacioni në Braille, në CD, në kasetë ose të shpjegohet në gjuhën tuaj, ju lutemi kontaktoni në numrin poshtë.

#### 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।

#### Punjabi

ਇਹ ਦਸਤਾਵੇਜ਼ ਹਾਊਸਿੰਗ ਖਬਰਾਂ, 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।

#### Urdu

یہ دستاویز اقامت گاہوں کی خبریں، واقعات اور مقامی معلومات کے بارے میں جانکاری دیتا ہے۔ ان معلومات کے کسی حصہ کی اگر آپ کو بریل، سی ڈی، آڈیو ٹیپ یا اپنی زبان میں وضاحت کی ضرورت ہو تو، براہ کرم ہم سے نیچے دیے گئے نمبر پر رابطہ کریں۔

#### Bengali

এই দস্তাবেজটি বাসস্থান সম্বন্ধীয় খবর, ঘটনা ও স্থানীয় তথ্য সম্বন্ধে তথ্য সরবরাহ করবে। যদি আপনি এই তথ্যগুলোর যে কোন একটির সম্বন্ধে বিস্তারিত জানতে চান, অথবা আপনার নিজের ভাষাতে ব্রেল, সিডি, অডিও টেপ-এ পেতে চান তাহলে নিম্নলিখিত নম্বরে আমাদের সাথে যোগাযোগ করুন।

#### Gujarati

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

#### 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.

**020 8832 3298**



**Catalyst**  
Housing Group

CC905 January 2009

Catalyst Housing Group Ltd is a charitable housing association