



Town Talk

The magazine for leaseholders

Issue 11, September 2010

Working together

Improving our services by
responding to your feedback

Plus...

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Welcome

to the autumn issue
of *Town Talk*



Providing the most effective and efficient service is imperative to ensuring our leaseholders receive excellent customer service from us.

Your views are important to us and we do take them into account. That's why we have taken the feedback you gave from the leaseholders' survey and the focus groups we held, and are working to improve the services we provide for you (pages 6 to 7).

We want leaseholders to get more involved in the decisions we take that may affect you. You as the customer are in the best position to tell us what works well and how we can improve. So on page 5 we tell you about the ways in which you can get involved. We also feature an article on one of our leaseholders, Christina Tom-Johnson, and highlight the resident involvement work she does.

In this edition we also tell you about how your input has helped shape the new leaseholders' handbook (page 4), the fire risk assessments that will be taking place in London (page 5), details of sinking funds (page 8) and what to do if you're in financial difficulty (page 9).

Read on to find out more!

Steve Chapman
Editor



Topping up your account

Is your rent or service charge account in arrears and you don't pay by direct debit?

Well through the allpay.net card you can top-up your account at a number of retail outlets in just a swipe. The card is similar in shape and size to a credit card but doesn't require a pin and has no monetary value. So, there's absolutely no need to worry in terms of security.

To top-up your account, just go to a retail outlet which accepts allpayments and give them the amount you'd like to top-up together with your card. The card will then be swiped and you'll be given a receipt as proof of purchase. Once the transaction is made using your card, the sum of money transferred will be reflected in your rent and/or service charge account within a few working days.

Our preferred payment method is by direct debit/standing order and we offer residents a discount of £1 per month if they pay their rent and service charge through this method.

The function of the allpay.net card is to provide you with the option of making additional payments if the need arises. There are no charges or fees for using this card and you can also pay securely through the Allpay website at www.allpayments.net

If you'd like to get an allpay.net card, contact your local customer services team (contact details on page 11).

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



Welcoming new leaseholders

A big 'hello' to the new leaseholders who recently joined us.

We completed the acquisition of homes in Isleworth from Derwent Living after the association decided to rationalise some of its housing stock by transferring properties outside its normal areas of operation. This was a chance to not only acquire homes where we already have housing stock, but also as a valuable opportunity to provide a more local service to the residents.

Residents of Mill Farm Close, Harrow, also voted for us to become their new landlord. We're now in the process of building new homes on the Mill Farm Close estate and transforming the whole neighbourhood.

We've been working closely with the former landlords of these leaseholders to ensure that the transfer of their homes goes smoothly. If you're one of our new leaseholders and want to speak to us about anything, our customer services team is on hand to help (contact details on page 11).

What's shared ownership?

When you purchase a property on shared ownership terms, you and Catalyst both own a share of the equity. On the share we own, you'll pay rent which will be less than the cost of borrowing the money on mortgage. The amount of rent you pay will be explained prior to your purchase and is set out in the lease.

Staircasing

Your lease gives you the right to buy more shares in your property, which is known as 'staircasing'.

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

Once we have the valuation, we'll set out the cost of shares in the property 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, you'll no longer have a shared ownership lease.

Rent

Your lease will set out the initial rent you must pay. This will be substantially less than it would be at market rent. However, it will 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.

Service charges

We provide some services to shared owners and recover the costs of these through service charges which you're required to pay.

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

Once you have bought all the shares in your property, we'll still be responsible for the maintenance as we own the freehold.

Check your lease

This information is intended as a guide and doesn't change or replace the terms of your lease.

You should ensure you have a copy of your lease. If you can't 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.

Ways to get involved

We're committed to placing residents at the heart of our decision-making process. As the customer, you're in the best position to tell us what works well and the areas in which we could do better. By being responsive to your needs, we're able to continuously improve the services we provide.

You can get involved in many different ways. Some activities take up a small amount of time, whilst others take up a larger amount of time. Below are just some of the ways in which you can get involved.



Group Residents' Federation: is an independent body of residents drawn from various residents' groups which supports residents to get involved in local housing issues.

Forums: these work with housing management teams to find workable solutions to local issues and make suggestions about service improvement.

Residents' groups or associations: these independent formal organisations work with us on issues of importance to local communities.

Block representatives: you can represent the interests of a block of flats, a street, a community group or any other agreed specified area.

Leaseholders' panel: you can discuss issues that are important to leaseholders, as well as review policies, procedures and action plans. These documents determine how we provide services to you, so you'll be

able to amend them and tell us how they can be improved. See opposite how the panel have helped shape the leaseholders' handbook.

Surveys and focus groups: these include satisfaction surveys, focus groups and telephone surveys.

Young Adults Forum: aimed at young people aged 17 to 25, the forum seeks to address issues important to young people.

Special events: the aim of these is to engage with a larger and wider number of residents, rather than with just those who usually get involved.

To find out how you can get involved, visit our website at www.chg.org.uk

A little time goes a long way

'Just because you're a leaseholder, it doesn't mean that the only thing you do is pay your rent and service charge. You can gain so much by getting involved.'

That's what leaseholder Christina Tom-Johnson said when asked about resident involvement.

Christina is chair of the London Residents' Forum and works with residents to help them set up groups and forums which allow them to work with us. She is also an e-learning ambassador for the Tenant Participation Advisory Service and provides workshops in committee skills for Catalyst residents.

'By being in contact with Catalyst, residents can find out how things work. Maintenance is a big headache for residents. By joining a scrutiny panel and working with the maintenance team, I was able to see both sides of the coin and the problems the team is facing.'

During her time on the scrutiny panel Christina was also able to highlight things from a residents' point of view and work with us to improve our maintenance service.

So it just goes to show that a little bit of your time, really does go a long way to help us improve the services we provide for you.



Christina Tom-Johnson

Help us keep improving



We set up the leaseholders' panel earlier on in the year, and panel members have already helped us improve the next edition of the leaseholders' handbook.

Before the handbook was set to be published, we asked the panel to review it and tell us what was missing or unclear. Upon receiving the panel's feedback, we amended the handbook and it'll now be available in October.

The purpose of the leaseholders' panel is to ensure that you, our leaseholders, are involved in the important decisions that affect you. By being part of the panel, you'll also get the chance to have your say on various issues and help us implement certain initiatives. This means that you'll be responsible for some of the positive changes we make.

If you'd like you to join the panel or for more details, email us at homeownerservices@chg.org.uk

Fire risk assessments in London

Under current legislation, we're required to carry out Fire Risk Assessments (FRA) to common parts of all of our buildings. This will identify any fire safety issues and enable us to minimise any potential risks to our tenants.

That's why over the coming months, Metro Safety – who we've contracted to undertake the FRAs – will be visiting our properties in London to carry these out. Metro Safety staff will carry a letter from Catalyst Housing Group to identifying themselves and will be able to produce it on demand.

Keeping communal areas free of hazardous and potentially dangerous items is vital, as these can block exits and risk lives if people need to quickly get out of buildings in an emergency.



Working together

We've considered the feedback you gave us from the leaseholders' survey we carried out last year, and have worked with you during focus group sessions to discuss some of the changes you'd like to see as a result of what you told us.

The table below shows the priority you gave at the focus groups to some of the services we provide.

Service area	Rank
Communication about general housing management	1
Anti-social behaviour	2
Repairs/maintenance	3
Estate services – cleaning, pest control, grounds maintenance	4
Resident involvement	5
Moving in and defects	6
Setting and collecting rent and service charges	7
Buildings insurance	8
Block/building services, such as lifts, door entry system	9

How, when and what we communicate to shared owners and leaseholders was the number one priority for participants at the focus groups.

Tackling anti-social behaviour, improving repairs and maintenance, and estate services were assessed as the next highest priorities.

Based on what you told us, on the right are just some of the things we're doing to improve our services to you.

You said – you want to be able to contact us through email.

We have – set up local email addresses so that you can email us directly and quickly, and we aim to get back to you within two working days. Having local email addresses enables us to respond even if the person you want to contact is not available.

The local email addresses are:

Catalyst Communities Housing Association
London: csc.queries@chg.org.uk

Catalyst Communities Housing Association
South East: southeastenquiries@chg.org.uk

Fortunegate Community Housing:
fortunegate.enquiries@chg.org.uk

Kensington Housing Trust:
kht.enquiries@chg.org.uk

You said – you want clarification about what services Catalyst provides to you and what you are responsible for.

We have – included this information in the updated the leaseholders' handbook, which we amended in liaison with the leaseholders' panel. The revised version will be available during autumn.

You said – information should be available in relevant languages.

We have – provided a facility to enable information to be available in large print, Braille, on CD, or explained in your own language.

her



You said – you want to be able to use the internet to get information, which might save you having to contact us.

We have – started to make changes on our website and some changes have been completed. Over the next few months you'll be able to see much more information available to you on the website (www.chg.org.uk).

You said – you want us to use new technologies to communicate with you, such as instant messaging.

We have – started work on this and will shortly be piloting real time email based 'question and answer' sessions as we can do this without having to wait for new technology to be implemented. Dates and times of the sessions will be available on our website soon.

We're also investigating how we can use different internet technologies to communicate with you. This is part of our review of how we deliver services.

You said – you want to be able to make payments in a convenient way.

We have – set up an online system through allpay, which means you can make online payments at a time that suits you. For more details on this, see page 2.

You can also still make payments by direct debit, standing order and over the telephone.

You said – you want an opportunity to be involved in helping shape the services we provide to you.

We have – introduced block representatives and encouraged residents to become members of Group Residents' Federation. Leaseholders also have the opportunity to join our member company boards, which oversee the decisions of the company. In addition, we set up a leaseholders panel that comprises seven leaseholders who help us to review the information we provide to you.

To find out the other ways in which you can get involved, see page 5.

You said – you want us to be more proactive when responding to anti-social behaviour (ASB).

You have – reviewed and are still reviewing how we manage ASB. We're also working with other agencies, including local authority ASB action groups, to improve support for residents experiencing ASB.

You said – you want a more responsive repair service.

We have – looked at how to achieve this and are still working on this.

We've recently commissioned a further survey jointly with several other housing associations and will let you know the results of this in the next issue of *Town Talk*.

What's a sinking fund?

Sometimes called a reserve fund, a sinking fund is where a service charge is raised towards future works to the building in which you live in.

The works will pay for replacing key components and these nearly always include external decorations. For most of our newer schemes it'll also include roof, windows, lifts and door entry systems.

For components such as windows and roof, which will be done in the future, we operate a low start. This means that contributions are lower in the early years but increase in the later years.

We operate sinking funds because we believe they benefit our residents. So when works are carried out, the amount it costs will be taken from the sinking fund and leaseholders won't find themselves facing a large bill for their share of the work. We regularly review the contributions made to the fund and may vary them if necessary.

If we operate a sinking fund for your building, details of this will be included with your annual summary of expenditure. This will show what funds are being collected, how much is in the fund and when work is expected to be carried out. If no fund is shown on your statement, then we don't operate a sinking fund in your building.



We must maintain accounts which show the balance brought forward, contributions in the year, interest added and any expenditure.

The money collected in a sinking fund is held in trust by us for the benefit of residents. It's also held on deposit where interest is earned. The sinking fund won't be used for any other purpose than what it's collected for. If you sell your flat, any money you've paid into the fund will pass to your buyer and the valuation will reflect the fund accumulated.

If you don't have a sinking fund operating in your building and would like to set one up, please contact your neighbourhood manager.

Insuring your home



Beware of loan sharks



If you're facing financial difficulties and finding it hard to keep on top of your bills, including your rent and service charges, beware of loan sharks who might try to take advantage of your situation.

Many people turn to loan sharks because their bank or other official money lenders may have turned them down, and they feel they can't get money elsewhere.

While getting money from loan sharks may seem like the answer to your prayers, you should remember that they're unlicensed moneylenders who operate outside the law and without any financial regulation. The interest they charge is usually very high and they sometimes use threats and violence to frighten people who can't pay them back.

Loan sharks target vulnerable borrowers who might be in the midst of a financial crisis. Rather than seeking guidance from advice agencies on how to deal

with their situation, victims turn to loan sharks as a last resort. The predators may then offer what is a seemingly small loan and what initially started off as being just that, turns out to be an extraordinarily amount of interest on top of the loan.

If you're falling on hard times and need a quick loan, call the Public Register on **020 7211 8608** to ensure that the lender you're borrowing from is legitimate. If you're still unsure about licensed lenders, contact the Consumer Units, a government funded advice service, on **08454 040506** or visit their website at www.consumerdirect.gov.uk

If you find that you have been bitten by a loan shark and they're knocking on your door, try not to be afraid. They have no right to terrorise you and you're under no obligation to pay them any money. In fact, they have no legal right to your money. Please report them to the police.

Remember that if you're having problems paying your rent or service charge, you should let us know (contact details on page 11). Your neighbourhood manager is there to help and can advise you on what you should do.

We're pleased to let you know that your home insurance premiums will be frozen for a second year running after we negotiated a deal with our insurers, Aviva, to keep costs down. This means that you'll be paying exactly the same as last year for your home insurance.

We've also been able to agree a new claims handler with Aviva. So in the unfortunate event of you needing to make a claim, please contact GAB Robins on 0870 241 2496.

Under our insurance policy you pay a service charge to insurance the building you live in and this includes the outer walls, roof and communal areas. The policy covers damage to the structure of the building caused by fire, flood and so on. If we're responsible for insuring your property and you've not received your policy summary, please let us know (contact details on page 11).

We also advise that you take out home contents insurance, which will cover you against damage to your belongings, furniture and decorations. Depending on the type of policy you take out, it should also cover certain items stolen in a break-in. We're currently negotiating a deal that will allow us provide you with cheaper home contents insurance, so watch this space!

Regional

ROUND UP

Big win for youth project

The Big Lottery Fund awarded the Blackbird Leys Community Development Initiative (Leys CDI) a mammoth £372,000, over a three-year period, in April. The grant is set to transform the lives of hundreds of young people living on Oxford's Blackbird Leys estate.

The funding will be used to pay for dozens of new weekly activities and after-school courses for children on the estate, as well as vocational courses designed to help people get into work. It also means that the project will be able to employ more youth workers to help young people set up their own community groups and projects.

Leys CDI aims to encourage young people to think about their future and over the coming months will be providing free courses in film making, first aid, food hygiene, table tennis as well as a youth club night.



Caring for carers



'Southall Day Centre, where my mother comes every day, and Ealing Outreach Carers' Support Scheme have helped me to support my mother and keep my job. I don't know what I'd do without their support.'

That's what a local carer told us at national carers' week in June. Southall Day Centre (SDC), in partnership with Ealing Council's Outreach Carers' Support Scheme, celebrated national careers week with a host of fun events including yoga, singing, bingo and a trip to the seaside. Hundreds of older people attended the activities, which were all followed by practical advice and information on carers' rights and entitlements.

SCD provides health and social care, training, advice and support to disadvantaged people across West London. It is visited by hundreds of people a day and is open 365 days a year.

For more details, contact Sukh Sandher on 020 8843 1893 or sukh.sandher@chg.org.uk

Going green

We've adopted a new Sustainability Policy to address the environmental implications of our activities, and we've been working with residents and local agencies to implement 'green' initiatives around our estates.

These include:

- Food growing projects and composting schemes at the Invicta Grove, Windmill Park, Friary Park, Michael Gaynor Close estates.
- Recycling facilities at the Page Road, Lamb Close and Hurst Crescent estates.
- Clean-up days at the Friary Park and Michael Gaynor Close estates.
- 30 recycle bins on the Roundwood estate.

We're now looking for residents to join our green champions group in their quest for a greener future. Your role will involve addressing the environmental impact of your community and helping us implement greener initiatives in your local area.

Interested? Contact Nuria Rodriguez on 020 8832 3233 or nuria.rodriguez@chg.org.uk
You can also download a copy of the policy from our website at www.chg.org.uk



How to contact us

CCHA London – Ealing Gateway, 26-30 Uxbridge Road, London W5 2AU

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

General enquiries: 020 8832 3298, Monday to Friday from 8am to 5pm except bank holidays.

Gas heating and hot water (Mears Group Plc): 01707 290562 after 5pm and all day on weekends.

Emergency repairs (Mears Group Plc): 01707 290561 after 5pm and all day on weekends.

Email: csc.queries@chg.org.uk

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

CCHA South East (Bedfordshire, Berkshire, Buckinghamshire, Oxfordshire) – The Farmhouse, Nightingale Avenue, Blackbird Leys, Oxford OX4 7BU

Monday to Friday 9am to 5pm except the first Wednesday every month for staff training days and bank holidays. Residents can call the emergency repairs number for any queries.

General enquiries: 01865 712244, Monday to Friday from 9am to 5pm.

Gas heating and hot water (Robert Heath Heating Ltd): 0800 783 0833 after 5pm and all day on weekends.

Emergency repairs (Frontline): 01489 884697 after 5pm and all day on weekends.

Email: southeastenquiries@chg.org.uk

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

Fortunegate Community Housing – 223 Church Road, London, NW10 9EP

Monday to Friday, 9am to 5pm, except on bank holidays.

We close every Wednesday at 2pm for staff training, but phone lines remain open.

General enquiries: 020 8438 1800 Monday to Friday, 9am to 5pm,

Maintenance (Capital Heating and Maintenance): 0800 731 5282 or 0300 456 2482, from 8am to 5pm, Monday to Friday.

Out-of-hours emergency (Brent Council): 020 8937 1234 on Monday to Thursday 6pm onwards, on Fridays 5pm onwards and on all day on weekends.

Email: fortunegate.enquiries@chg.org.uk

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

Kensington Housing Trust - 354 Portobello Road, London W10 5XZ.

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

General enquiries: 020 8960 5544, Monday to Friday, 9am to 5pm except bank holidays.

Maintenance or repairs (Mears): 020 8960 5544, 8am to 5pm

Emergency out-of-hours (Mears): 020 8964 0148, after 5pm or all day at weekends.

Email: kht.enquiries@chg.org.uk

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

Website

You can visit our website at www.chg.org.uk

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.

Arabic

تمتلك هذه الوثيقة بالمعلومات اللازمة عن أخبار الإسكان والأحداث والأخبار المحلية. إذا كنت ترغب في الحصول على أي جزء من هذه المعلومات مطبوعاً بأحرف كبيرة أو بطريقة برايل أو مسجلاً على اسطوانة مدمجة أو شريط صوتي أو مشروحاً 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 ઊંઘલ, 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 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।

Chinese

本文件提供关于住房新闻、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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www.chg.org.uk

A charitable housing association

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

Contact details of local offices are provided on page 11.

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