



All sewn up

Saving money, energy
and the planet!



Plus...

Changing for the better, page 4

Get on board, page 6

Save money by remortgaging, page 9

Welcome...

...to the February issue of Town Talk



We want to provide better homes and better services for you, our residents. One of the ways in which we're hoping to do this is by joining together the housing associations within Catalyst Housing Group, our parent company (see page 4).

I would like to thank the residents who gave us their views about our organisational restructure at the consultation workshops we held in January and those who filled in the feedback forms. The majority of leaseholders supported our proposals and we will now present your feedback to our boards in February.

The restructure will ensure we continue to deliver on all the promises we've made to you. We'll be creating a new customer services department and increasing resident involvement, which will lead to you getting a better service from us.

Given the current financial climate, the increase in VAT and potential rise in interest rates, more and

more people may find it difficult to pay their rent and mortgage. So on page 9 we tell you about remortgaging and how this can save you money.

This issue also includes tips to save money (see below), residents visiting HMP prison (page 7), and how you can help us improve our services by reviewing our website (page 7) or by joining a local board (page 6).

We're here to provide better homes and better services for all our residents so that, together, we can build a better future. I hope that in 2011 we'll make big strides towards achieving this.

Best wishes,
Steve Chapman,
Editor

Save some money and the planet

These may be financially testing times at home, but there's no reason you can't save money and be environmentally friendly at the same time.

Below are some tips on how to save money and reduce your carbon footprint:

- Using your washing machine at 30 degrees Celsius could cut your energy use by a third.

- Instead of using chemical cleaning products, use natural alternatives like lemon juice, white vinegar and baking soda. These alternatives will achieve the same results.
- Driving is obviously damaging to the environment, so why not switch to using a bicycle? It could save you thousands of pounds a year, not to mention the money you spend on the gym.

- Don't leave your electronic appliances on standby. About 10% of your electricity bill is spent on standby power.
- Make sure you insulate your home properly; this will reduce your heating bills. Visit www.direct.gov.uk to find out if you qualify for a Warm Front scheme grant.



Sowing seeds of sustainability

We've all heard of 'grow your own' but what about 'sew your own'? Want to save money by going green? Journalist and author John-Paul Flintoff has a few tips to get you started.

John-Paul, writer for The Times, Telegraph and The Guardian, was the star guest at our Family Eco Event in January. Whilst talking to residents about his decision to make his own clothes and toys, local people learnt how to sew, make soap and even discover the versatility of the avocado.

Forget Ebay, the give and take stall gave families the chance to swap anything from TVs to toys. People walked off with whatever they wanted and no money changed hands as one family's junk became another's treasure.

The event also received a 'green' thumbs-up from residents. Warda Shebani got her bike fixed whilst Emily William enjoyed learning how to make soap. Resident Ayan Askar also picked up a few tips and some books. Ayan said: 'It was good to have so much under the same roof; I found some cooking books, I was told



Special guest John-Paul Flintoff

how to sow some seeds and I learnt how to sew'.

A big congratulation to residents Emily Williams, Amina Ismail and Hildreth Alexander who won our raffle and all walked away with a signed copy of John-Paul's book, *Sew Your Own*.

This event is part of our health and wellbeing programme provided by the Catalyst Gateway team, and is in line with our sustainability policy.

For more details on the community initiatives provided by Catalyst Gateway, please visit www.catalystgateway.org.uk

Competition

Get your hands on Sew Your Own

We have a signed copy of author John-Paul Flintoff's book, *Sew Your Own*, to give away to one lucky leaseholder.

All you have to do is come up with a money saving green tip that's innovative and accessible for all residents.

Please send your tip(s) to Nuria Rodriguez on nuria.rodriguez@chg.org.uk by March 31. Nuria and Catalyst's Green Champions group, who promote sustainability in the communities in which we work, will then pick a winner.

All entrants need to be leaseholders of Catalyst Housing Group, Catalyst Communities HA, Fortunegate Community Housing or Kensington Housing Trust. When emailing your tip(s), please also provide details of your full name, address and contact number.

By entering this competition you agree that your details will be used for publicity purposes.



Changing fo

We want to provide better services and better homes for you, our residents. To help us do this we are proposing to join our parent company, Catalyst Housing Group, together with the other three housing associations within our group. The new housing association will be called Catalyst Housing Ltd.

As we join together, we will develop:

- Four local boards that will make decisions about local services
- A single customer services department, which is open for longer
- A system that allows our locally based staff to work more closely with our communities

- Improvements to how residents access our services to ensure that we get it right at the first point of contact

To maintain and build upon our strong local links, we will keep local offices in Brent, Ealing, Kensington, Oxford and Reading. This, along with the development of local boards, should allow us to better tailor local services to meet local needs. See page 6 for

details of the role of local boards and how local board members will be involved.

In November 2010 the boards of each of our member companies approved these plans and we have been formally consulting with residents since mid-December 2010. The consultation ended on 31 January 2011 with around 220 residents attending the open meetings and over 600 filling in feedback forms.



r the better

During the consultation, an overwhelming majority of leaseholders supported our plans to extend our customer services department opening hours from 8am to 8pm Monday to Friday, and on Saturday mornings. The majority also backed the notion of having local boards and almost all of you wanted local board members to be elected from a pool of volunteers who meet the selection criteria for board member roles.

Your feedback will now be presented to all company boards and the group board in late February, when we expect our restructure plans to get the final go-ahead. We will, of course, keep you updated on our progress. Under the unified structure, your new landlord will be called Catalyst Housing Limited, and your rights and tenancies will remain unaffected. This means you won't have to sign new tenancy agreements.

More details on our proposals are available on our website at www.chg.org.uk



John Foxall, Managing Director at CCHA

“maintain and build upon our strong local links”

Consulting with your reps

John Foxall, Managing Director at CCHA, met representatives of the London Residents Forum (LRF) in December to speak about our proposed restructure (see opposite) and how residents will be affected.

John answered questions on issues which residents felt were important to them. These included how resident involvement would be managed centrally, the need for improvements in IT systems, the lack of clarity on the services received by leaseholders and the new size of the neighbourhood manager's patches.



After hearing John's response to their concerns and the benefits of the proposals, LRF representatives agreed to talk about our plans to other residents living in their areas and encourage them to get involved.

The main question on everyone's mind was whether residents will

still have the opportunity to get involved. The answer to this is 'yes' – in fact our plans will increase resident involvement.

See page opposite for details on our organisational restructure and page 6 on how you can become a local board member.

Get on board



To give you a better idea of what it's like to be a board member, we caught up with Frieda Lila, who has been a resident board member since August 2008.

As a board member, Frieda attends board meetings where she examines our performance, the risks we face and the future of the organisation. She has recently been involved in discussions about our organisational restructure (see page 4 for details on this).

'Being a board member has enabled me to look at the bigger picture rather than just what's happening on my estate', says Frieda. However, she would encourage resident board members not to just attend board meetings but to get involved further. 'It's not really effective if you just come along to meetings. You should also take part in other things, so you can see things from different perspectives.'

Frieda is also a resident representative on our complaints panel, visits our care homes and attends many events. This has given her a better insight into how the organisation works, and allowed her to encourage residents and our housing teams to work together more effectively.

Board membership is something that Frieda would definitely recommend to others. 'Being a board member has shown me how landlords must make decisions that benefit all their residents rather than specific estates. But the best part is knowing that I'm making a difference to the lives of thousands of people and being able to influence the decisions of the housing association for the benefit of leaseholders!'



Joining the board is one of the best things I've done

Frieda Lila, resident board member



Local Board

You as the customer are in the best position to tell us what works well, the areas in which we can improve and what services are most important. As part of our reorganisational proposals, we will be setting you local boards in the area of Kensington and Chelsea, Brent, the rest of London and the South East (*our homes outside London*). Up to half of the places on the local boards will be reserved for residents.

Local boards will be responsible for decisions on repairs, estate services, contracts, and office opening times. They will be able to examine the services we are getting from our contractors. Where a contractor isn't performing to the standards expected, after consultation, the local board can recommend that their contract is terminated.

We believe that local board members, being residents themselves, will be best placed to understand and identify your needs and any gaps in the services that you receive.

So, if an estate doesn't have a caretaking service but local residents are willing to fund one, the local board will then decide whether or not to act on the wishes of the residents to obtain this service.

We are now looking for residents to join the local boards of Kensington and Chelsea, Brent, the rest of London and the South East (*our homes outside London*). If you would like to declare your interest on becoming a board member, please contact Michael Simms on 020 8832 3111 or michael.simms@chg.org.uk

Prison visits: residents get wake-up call

Emily (right) reflects on her experience and future with Katerina (left)

'I'll never do a bad thing again as I don't want to end up in prison'. That's what Emily Williams, 16, said after visiting HMP Send Prison in December to find out what life is like behind bars.

In the prison, Emily took part in exercises that made her think about her actions and their consequences as well as peer pressure. Emily has now pledged to change her ways and not hang around with people who encourage her to take part in 'bad' behaviour, and she's sticking to this.

The day after the trip, Emily's friend asked her to go along to a local shop to 'cause trouble and have fun'. The first thing that came to Emily's mind was prison. 'If I do small bad things now, then

they'll become big bad things and eventually bigger bad things. Someday I might end up in prison.'

Emily has now signed up to become a young representative for us, which involves speaking to other young residents about their future and the resident involvement activities we offer.

The trip was organised by Successful Futures, our young adults' forum for 16 to 25-year-olds, and is part of our drive to reduce anti-social behaviour in our communities.

For more details on Successful Futures or the prison visits we're organising, please contact Katerina Getsevich on 020 8832 3204 or katerina.getsevich@chg.org.uk

“ I'll never do a bad thing again because I don't want to end up in prison **”** **Emily Williams**



Review our website

We've now updated the leaseholders section of our website so it includes information on shared ownership, transferring shares in your property, home insurance and service charges amongst other things.

Take a look at the improved leaseholders section at:

www.chg.org.uk/residents/services/leasehold-management-2

But we want to improve our website further and we need your help. Is there anything you think we should add to this section, how could the information be clearer and is it easy for you to find what you're looking for?



Please send your views to Deka Ibrahim on **020 8832 3463** or deka.ibrahim@chg.org.uk

Alternatively fill in the online feedback form on our website www.chg.org.uk

Creating peaceful neighbourhoods



We're pleased to let you know that we've successfully secured an injunction against a leaseholder who was causing noise nuisance to her neighbours and who had made alterations to her home without our permission.

This means that the resident in question will now have to keep the noise down and replace the wood flooring in her home with carpet.

Welcoming the ruling, neighbourhood manager Narinder Bains said: 'This ruling shows

that residents have the right to live in safe, peaceful communities. We will do what we can to tackle anti-social behaviour (ASB), and are committed to creating safe neighbourhoods.'

If you are suffering from anti-social behaviour, you can report this, if you prefer anonymously, by calling or visiting us (*contact details on page 11*) or filling in a ASB form on our website at www.chg.org.uk

VAT increases

Last year, the Chancellor of the Exchequer George Osborne announced that the standard rate of VAT is to increase from 17.5% to 20% in January 2011. The increase has now been implemented and you may be wondering how this will impact you?

Well, the first thing you need to know is that for any services you receive on or after 4 January 2011, we will charge VAT at the new rate of 20%.

This means that the cost of everyday items has risen and it's essential that you stay in control of your finances to avoid placing yourself in debt. Making small changes to your lifestyle instead of turning to loans and credit cards will prevent you from overspending your disposable income.

If you're having problems paying your rent and/or service charge, please contact us straight away (*contact details on page 11*). We would always help you sort out the problem rather than let it get worse.

Paying large bills for major works

We assist residents with meeting bills for major works by encouraging residents to pay into reserve funds.

As your landlord, we're responsible for the upkeep of the structure of the building and any communal areas. When we intend to carry out any works, we'll inform you of this through a section 20 notice.

Leaseholders are required to pay a share of these costs through their service charge. For most leaseholders, there is a provision in their leases for us to maintain a reserve fund for these works.

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.

For more details on payment methods for major works, please visit our website at www.chg.org.uk

Can you save money by remortgaging?



The Bank of England's interest rate has been at half a percent for some time now and many are expecting interest rates to rise sooner or later.

What happens if interest rates increase?

If you are in a fixed rate deal, then you will be protected by the terms of your loan until the contract finishes. If you are on a standard variable rate, you will probably see your mortgage payments increase if interest rates start to rise. So, it might be a good idea to check with your mortgage lender what deals are on offer at the moment.

What happens if I decide to remortgage?

If you decide to remortgage, you may have to pay an exit fee and an early repayment charge depending on the terms of your existing deal. In addition you may also have to pay an arrangement fee to your new lender.

Nevertheless this doesn't mean you shouldn't re-mortgage. If the best deal can be obtained then normally there are a lot of savings to be made. However, always take financial advice and do the calculations before you make the decision to re-mortgage.

Do I need your permission?

You do not need our agreement when you re-mortgage, but you will need to ensure you understand the terms of the new mortgage properly. Your solicitor will need to send us notice of mortgage.

If you are borrowing the same amount from your original lender, we will happily agree to this and this should be possible with the minimum of fuss.

If you change mortgage lenders or look to increase the size of your loan, you will need to get our agreement to the new mortgage. This is because mortgage lenders require a mortgage protection

clause in the lease, which means we guarantee some of the mortgage payments to the lender in some circumstances. If we agree to the guarantee, we will need to know what the terms of the mortgage are.

More information

There are many places where you can get independent advice including www.remortgage.com, www.yourmortgage.co.uk and www.mortgageadvicebureau.com

Remember that you should always look around for the best mortgage deals and never enter into an agreement without getting financial advice.



Regional round-up

Wornington Green goes live

The regeneration of Wornington Green is well and truly underway with the last resident in Munro Mews being re-homed in mid-December 2010. This means that in total 36 households have now been re-homed from Munro Mews and Wornington Road. This follows the green light from the Royal Borough of Kensington and Chelsea's Planning Committee in November 2010 after we satisfied the key outstanding conditions relating to the design of the scheme.

With all the residents in Phase 1a of the regeneration having moved out, our construction partner, Mansell,

took full possession of the site in early January. The first of the new homes will be ready for residents to move back into by spring 2012, and the first phase of the project will provide 174 affordable homes and 150 properties for sale.

For more details, visit www.worningtongreen.net



Tackling crime in Brent

Stories of gun and knife crime shocked the airwaves of Omega Radio station in December during a live debate which revealed just how common this type of crime is.

Residents from Brent joined forces with local community groups at the Unity Centre to talk, on air, about the problems they face as a result of knife and gun crime, and reflect on what to do about it.

Sandra White, from Catalyst Gateway, showcased the ground-breaking Pathways 2 Progress (P2P) mentoring scheme which has now extended to the Brent area. P2P offers tailored support for 13 to 19-year-olds to help them find new interests, develop their talents and fulfill their potential.

If you want to help reduce gun and knife crime in your local area or find out how the P2P project can benefit young people living near you, please contact Sandra White on **020 8964 6454** or sandra.white@chg.org.uk

Building homes for older people

Our plans to provide new homes for older people were a step closer to reality in November when we reached the highest point in the construction of Alexandra Place in Woodley. The Mayor of Wokingham Borough Council, Councillor Dianne King and the Leader of the Council, Councillor David Lee performed a rooftop ceremony to mark the occasion.

Alexandra Place will consist of 46 one-bed and 18 two-bed

apartments. Once complete, Central and Cecil Housing Trust will be leasing and managing the scheme. Additional care, for those who need it, will be provided by Housing 21. The development will feature an exercise room, hair salon, restaurant, IT café, therapy suite and activity areas. Homes will be suitable for a range of older people – from those who are active and have few or no care needs to those requiring 24-hour care and support.



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**, Monday to Thursday from 8am to 6pm, Fridays from 8am to 5pm.

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 (*contact details are provided on page 11*).

Arabic

تمتلك هذه الوثيقة بالمعلومات اللازمة عن أخبار الإسكان والأحداث والأبناء 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 ઘ્રેઈલ, 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।



Catalyst
Housing Group

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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字体印刷形式、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 xiriir. Namberkan isticmaal.

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

Contact details of local offices are provided on page 11.