

Leaseholders & Freeholders news

Introducing Judith Morrison, Head of Leasehold and Right to Buy Services



Dear Leaseholders and Freeholders, Welcome to the 1st issue of your newsletter for 2009. I am writing to you as the new Head of Leasehold and Right to Buy.

A short introduction of who I am, I have worked for Hackney Homes for over 3 years in leasehold management. I have also had over ten years leasehold management experience in neighbouring boroughs including Islington and Camden.

In this new role, I will oversee the services that are provided to more than 8000 leaseholders and freeholders in the borough. As part of this role, I am keen to raise standards and provide a good service to all leaseholders and freeholders.

That is why in this edition of the newsletter you will read about some of the initiatives that we are organising that we hope will be of benefit to you.

We have increased the time you have to repay the major works bills to up to 5 years. This will offer greater flexibility to leaseholders and support during these difficult times (page 3).

You will also read an article from the newly appointed Chair of the Leasehold & Freeholder Forum, Lionel Fairweather (page 6). The Forum is an advocate for Right to Buy leaseholders and freeholders in Hackney.

Our range of dedicated events for leaseholders have been very popular in previous years and this year we will be repeating these. In September 2009 we will host a conference to give leaseholders the opportunity to meet one another and share ideas and concerns. In January 2010 we will hold a Major Works Advice Day to give you the chance to meet with contractors and query forthcoming works and also specialist advice surgeries on managing finances. The first of the surgeries will be held in August 2009 (page 3).

Lastly, we are setting up a Leasehold Advisory Group which will consist of leaseholders across the borough who we can meet with on a regular basis to get feedback on various initiatives. You can nominate yourself to be a part of the group by getting in touch with us (page 4).

Lastly, I would like to use this opportunity to thank you all for your continued support and I look forward to meeting with you at the various events and meetings throughout the next few months.

Judith Morrison

REMINDERS about gas safety - did you know?

- As a leaseholder, you are responsible for gas servicing of appliances in your property
- It is recommended that you service all gas appliances in your property at least once a year
- If you sublet your property, you have an additional responsibility for the safety of all persons in your property, legally required to carry out gas checks and could be prosecuted for failing to do so
- If you sublet, you have a legal duty to ensure the gas safety of persons on your property
- If you smell gas, call TRANSCO on 0800 111 999. TRANSCO is responsible for gas pipes.

What's coming up?

A range of events will be held over the coming months including:

July 2009

Specialist Advice Surgeries

Leasehold and Right to Buy Services will be hosting specialist advice surgeries so that you can get specific advice and information that is of particular relevance to you. Two examples of these are:

- An Older person's surgery for leaseholders and freeholders who are over 60 years old. This will offer advice and further guidance on various areas including paying service charges, managing finances and getting involved. The date for this will be confirmed shortly.
- Financial Advice Surgeries, the first of which is planned for 18th August 2009. This will be an opportunity for all leaseholders who are experiencing difficulties paying service and major works charges to talk through this with a specialist and get advice.

If you are interested in any of these surgeries, please register your interest by calling the Leasehold and Right to Buy Team **020 8356 2298**. You will need to book an appointment in advance.

Alternatively, if you would like to suggest alternative surgeries focusing on areas that you think may be of interest to other leaseholders, please also let us know.

September 2009

Leaseholder and Freeholder Conference

This annual event is an opportunity for leaseholders and freeholders to get together, meet staff working in the Leasehold and Right to Buy Team, attend workshops and presentations on important issues and ask questions about issues of interest and concern.

January 2010

Major Works Advice Day

All leaseholders with major works scheduled to be carried out on their property over the next year or two will be invited to this event.

Leaseholders will get the chance to meet contractors, hear about activities surrounding major works and ask questions about arrangements and payment options.

Access your service charges online

Did you know that as a leaseholder, you can now access a breakdown of your service charges from the comfort of your own home?

It is simple and easy to do and you can get a range of information including service charge documents, such as breakdown of repairs, schedule of charges and statement of accounts.

Since this service was introduced six months ago, a large number of leaseholders are now accessing



this information online. Many have commented that it is quick, convenient and there is no need to pick up the phone or visit the office – all information is available at the touch of a button.

Getting access

In order to be able to use the service, you will need to follow these simple steps:

- Set up an email address so that you can receive documents. This service is usually provided free.
- Contact the Customer Services Team to obtain a username and password
- Log on to the website **www.hackneyhomes.org.uk** to access your account.

NEWS IN BRIEF

We want to hear from **you!**



As part of our aim to continue to improve our services to customers, we want to hear

from you about the services that we are providing.

You may have something positive to tell us about the way a query was treated or you may be dissatisfied with the way something was handled, these all count so please do let us know.

You can send us your comments or complaints by calling **020 8356 2100** or sending an email to **services.charges@hackneyhomes.gov.uk**

Your complaints, suggestions and compliments are important to us. They help us improve our services, so don't be afraid to let us know.



Results of Leaseholder Satisfaction Survey

We have received the results of the second ever leaseholder/freeholder survey conducted by Ipsos MORI. The results show that the levels of satisfaction have improved since the first survey was conducted in 2006.

The survey established that three key areas of importance to

leaseholders are Value for money for your service charge, overall quality of your estates and your views being taken into account.

Thanks to all leaseholders that participated in the survey. Your views are important to us and contribute towards improvements made.

Paying your service charges by **Direct Debit**

If you have not considered paying your service charges by Direct Debit, why not do so today?

Direct Debit is the easiest way to pay service charges. This is a process that allows payments to be automatically transferred from your bank account to us monthly.

This form of payment is easy because you don't need to worry about forgetting to make your payments– it is all taken care of automatically.



To pay by Direct Debit, log on to the website

www.hackneyhomes.org.uk and download a Direct Debit for Service Charge payments

www.hackneyhomes.org.uk/hs_direct_debit_service_charges_and_major_works.pdf form.

Complete the form and send it back to us (address details located on the form) so we can setup your Direct Debit for you. If you have any questions please contact our customer services team on **020 8356 2100**.

Please note that this payment option is not available for Major Works payments.

Repayment period for Major Works Charges

We recognise that paying for major works carried out can cause problems, especially in these difficult times. That is why in partnership with the Council we have agreed to an extended repayment period for larger bills.

Leaseholders can now have up to three years to pay bills of between £5,000 and up to five years for bills of more than £10,000. Alternatively you can apply for a service charge loan, and make repayments over a period up to 25 years.

If you are over sixty years old, we can arrange for you to secure the amount for the works as a charge on your property which does not have to be paid until it is sold.

If you want any more information on repayment options please contact the Major Works Team in Leasehold and Right to Buy Services – 020 8356 2400, or email major.works@hackneyhomes.org.uk



Join the Leaseholder Readers Panel

Are you interested in becoming part of a readers panel that reviews the Leaseholder and Freeholder newsletters or other publications before they are issued? We are currently expanding our existing panel and would welcome the input of additional leaseholders.

Members of the readers panel are consulted quarterly by phone, email, letter or visit and are asked to comment on the contents and make suggestions. Each time you provide your feedback, you will be rewarded with £20 in shopping vouchers.

To register your interest please email housingeditor@hackneyhomes.org.uk or call the Communications Team on 020 8356 3527.

Help us get it right, join the Leaseholder Advisory Group

Improving the services that we deliver to you our leaseholders and freeholders is a key priority for Hackney Homes. In addition, ensuring that you are able to feedback to us and provide your input into the way that services are delivered is vital.

That is why we are setting up the Leaseholder Advisory Group as a way in which we can discuss issues that are important to leaseholders. It is intended that the

Group will have a representative from each Neighbourhood Panel from the Borough wide Leaseholder and Freeholder Forum. The Group will meet quarterly with the first meeting planned for July/August 2009.

If you wish to nominate yourself to join the Leaseholder Advisory Group, you can contact us by email service.charges@hackneyhomes.org.uk or write to us Leasehold & Right to Buy

Services, 298 Mare Street, London E8 1HE by Friday 26 June 2009. You should tell us why you would want to be part of the Group.

Please note that places are limited and in the event that we receive more applications that there are places, we will have to give priority to leaseholders not currently involved with Hackney Homes.

Your Questions Answered on Service Charges and Major Works

Can I refuse to pay my service charges? If so, what would happen?

Your lease/transfer document requires you to pay your service charges. If you dispute these charges, you need to tell us what you dispute and why and we will investigate this for you and inform you of the outcome.

While we are investigating, you may withhold paying the charge relating to the item that you dispute, but you should continue to pay for all the other items listed.

If we find that your dispute is justified, we will make any necessary adjustment to your account. Where your dispute is found to be unjustified, you will need to make immediate payment.

For further information, please contact our **Customer Services team** on **020 8356 2100**.

How will I be notified if you are planning to carry out major works to my block?

If we are going to carry out major works to your block (like replacing the windows or renewing the roof) we will let you know in advance. We will do this by sending you a 'Section 20' Notice, which explains the work being planned and gives you time to comment.

A 'Section 20' Notice is not a bill, but it does tell you what your estimated charge will be. We will only send you a bill once the works have started along with details of different schemes to help you pay.

Please visit the Hackney Homes website for details of any major works planned for your block.

What should I do if works are being carried out to my block and I am not happy with what I see?

If you have concerns with how things are going while works are underway, please discuss these with the Resident Liaison Officer (RLO). Contact details are given to all residents before works begin.



Do I qualify for a grant to help pay a major works bill?

Leaseholders who have lived in their present home for more than three years and who are on a low income or claiming a means-tested benefit, like Income Support or Council Tax Benefit, may be eligible for a grant.

Applications for a grant must be made before work begins. Grants can only be given for repairs. If there were any works classed as improvements then you will have to pay for this yourself.

To see if you qualify, contact **Private Sector Housing** on **020 8356 4556** or email **Private.Sector.Housing@hackneyhomes.org** when a Section 20 Notice is issued.

Disputes service still available

Almost two years since its launch, the Dispute Resolution Service continues to be available to resolve your concerns over matters such as lease conditions and major works charges – without the need for legal action.

A resident leaseholder, an independent leasehold specialist and a Hackney Homes complaints officer make up the panel who decide the outcome of disputes raised.

Visit **www.hackneyhomes.org.uk** or contact the Leasehold and Right to Buy service to find out more.

Welfare Advisory Agencies

Key Contacts for Leaseholders and Freeholders

LEASE – The Leasehold Advisory Service Provides FREE advice on the law affecting residential long leasehold property and commonhold.

Leasehold advisors are available from 9:30am-3:30pm - Mon to Fri.

Tel: 020 7374 5380

E-mail: info@lease-advice.org

Web: www.lease-advice.org

CHAS Central London Independent specialist money and housing advice service for Leaseholders

Tel: 020 7723 5928

Email: advice@chascl.org.uk

Web: www.chascl.org.uk

Houseproud A council backed initiative which provides guidance to older homeowners or those with a disabled person in their family to improve, repair or adapt their homes and which offers a worry free route to paying for these improvements if necessary.

Tel (free phone): 0800 783 7569

Web: www.houseproud.org.uk

Age Concern Hackney

Provides a variety of services aimed at supporting older people

Information Service

Tel (free phone): 0800 917 9830

Opening times: 09.30 – 5.30pm

Mon to Fri. Drop in times:

Mon & Wed 10 – 1.00pm, Tues 2–4pm

For those with hearing difficulties

contact via Minicom: 020 7241 9402

Email:

enquiries@ageconcernhackney.org.uk

Web: www.ageconcernhackney.org.uk

Dalston Benefits Office

Tel: 0845 600 6334 (Mon to Fri, 9-5pm)

National Debtline

Tel (free phone): 0808 808 4000

Private Sector Housing

(London Borough of Hackney)

Grant assistance to leaseholders

Tel: 020 8356 4556

Meet Lionel Fairweather, Chair of Leasehold and Freehold Forum



You were recently appointed Chair, how did this come about?

In March of this year I attended the Forum AGM as an interested member of the public, in order to find out how I could influence the decisions being made to and around my home. After speaking, I was asked to stand for the committee and then voted in to be Chair. In the past I have been Chairman of a Hackney Tenants & Residents Association; a post I held for three years. I believe it is vitally important that everyone takes part in civil society, then we have no excuse when we don't like what's going on around us.

What are your main priorities for the Forum?

The new committee are looking forward to growing the Forum so that it can better represent the views and needs of the 25% of Hackney homeowners. Sometimes we do feel that we are sidelined and I believe issues can be dealt with by improving communication between the relevant people. The Forum Management Committee have agreed there are three major issues we want to work on in the coming year. They are fairness in the use of Section 20 Notices, value for money for Service Charges and tackling anti-social behaviour on our estates. We intend to do this by working closely with Hackney Homes and the Council, so that these bodies fully appreciate our perspective.

How long have you live in Hackney? What do you like about it?

I have lived in the Haggerston area since 2003. I chose the area partly because there are three wonderful open spaces, Haggerston Park, Victoria Park and London Fields with its renovated lido. You'll often see me running along the canal in that area. Hackney is full of interesting places; and as such is a real cutting edge Borough we can all be proud of. I especially like the multi ethnicity of the place; coming from an immigrant family myself, I feel at home in this community. As a Chartered Psychologist in private practice, I spend most of my day like everyone else, earning a living. In the evening I often attend local government meetings to work on issues to do with housing, law and order, or improving the urban environment. I am very much looking forward to seeing how the much needed investment, based around the Olympics will and already is transforming the East End.

One thing you want to tell all homeowners, what would it be?

Very importantly, I must stress the Forum will have much greater effect with more members. Therefore I ask all home owners to seriously consider joining. In order to better facilitate communication between home owners in Hackney, the Forum is constructing a new interactive web site, that should be up and running by the beginning of June.

Look out for it at www.hackneyhomeowners.org.uk

Leaseholder & Freeholder Forum New Committee

The Forum has appointed a new committee with leaseholders elected to the following positions: -



Lionel Fairweather

Lionel Fairweather
Chair



Brian Marsh

Brian Marsh
Vice Chair

Other appointed new members include:

Denise Bingham Treasurer

Ehsan Udin Secretary

Gregory Close Membership Secretary

The Forum is an advocate for Right to Buy leaseholders and freeholders and may be contacted at:

Hackney Borough-Wide Leaseholder & Freeholder Forum

1 Angrave Court, Scriven Street, E8 4HY

Email: leaseholderandfreeholderforum@googlemail.com

Website: www.hackneyhomes.org.uk/hhs-leasehold-tenant-forum

Financial Advice Surgery

We are holding a Financial Advice Surgery at the Town Hall on 18th August 2009 for all leaseholders who need assistance and in some cases specialist debt advice. For more information call 020 8356 2298.

Window replacements and extractor fans



You may have received a **Section 20 notice** letting you know that we are replacing the windows to your property. If so, you can choose to have an extractor fan fitted to your kitchen and bathroom as part of the works.

Extractor fans are recommended to help reduce condensation and mould growth. To have these fitted, please complete the consent form sent with your Section 20 Notice and post this to the address given.

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Useful Telephone Contacts

De Beauvoir & Queensbridge/ Neighbourhood office	020 8356 6600
Homerton/Neighbourhood office	020 8356 7800
North East/Neighbourhood office	020 8356 6500
Shoreditch/Neighbourhood office	020 8356 6705
Shoreditch (Whiston Road)/ Neighbourhood office	020 8356 1731
Stoke Newington/ Neighbourhood office	020 8356 6100
Housing Contact Centre (for repairs)	020 8356 3691
Noise reporting (out of hours)	020 8356 4455
Bulky Waste/Street cleaning (5 free items per visit)	020 8356 6688
Housing and council tax benefit	020 8356 3399

www.hackneyhomes.org.uk

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Have you found this Newsletter useful?

Do you have any suggestions or comments for future editions or an article that you would like included?

Please email or write to us at
LHFHnews@hackneyhomes.org.uk or LHFH
Newsletter, Freepost RLRL-HJUX-RKTS,
298 Mare Street, London, E8 1HE.

Translations

This newsletter is for Hackney Leaseholders and Freeholders. It gives you up to date news and information on matters that affect you. Why not get a friend to translate this for you? If you would like any part of this newsletter translated, please TICK the appropriate box CLEARLY fill out the form and send free post to the address below.

এই নিউজলেটারটি হ্যাকনির লীজহোল্ডার ও ফ্রীহোল্ডারদের জন্য। এটিতে আপনার উপরে প্রভাব ফেলে এমন বিষয়গুলির উপরে সর্বশেষ খবরাখবর ও তথ্য রয়েছে। এটিকে আপনার জন্য অনুবাদ করে দিতে কেন একজন বন্ধুকে বলছেন না? যদি আপনি এই নিউজলেটারের কোন অংশের অনুবাদ চান, তাহলে অনুগ্রহ করে উপযুক্ত বাক্সে টিক দিন স্পষ্ট করে ফর্মটি পূরণ করুন এবং নিচের ফ্রীপোস্ট ঠিকানায় এটি ফেরত পাঠান। (Bengali)

本時事通訊適用於哈克尼租賃人和不動產所有人(Hackney Leaseholders and Freeholders), 提供與您切身相關的最新新聞和各種資訊。不妨讓朋友幫您翻譯一下。如果您需要本時事通訊任一部分的翻譯文本, 請在相應方格內打勾, 並清楚填寫表格, 然後郵寄至下列位址, 免郵費。(Cantonese)

Cette lettre d'informations est pour les locataires et les propriétaires de Hackney. Elle vous donne nouvelles et des informations actualisées sur les sujets qui vous concernent. Pourquoi quelqu'un ne la traduirait-il pas pour vous? Si vous désirez qu'une partie de cette lettre d'informations soit traduite, veuillez COCHER la case correspondante remplir LISIBLEMENT le formulaire et l'envoyer à l'adresse ci-dessous sans affranchissement. (French)

આ સમાચારપત્ર ઠેકાની લીસ હોલ્ડર્સ અને ફ્રીહોલ્ડર્સ [Hackney Leaseholders and Freeholders] માટે છે. આ પત્રને અસર કરતી બાબતો પર અદ્યતન સમાચાર અને માહિતી આપે છે. આનું ભાષાંતર કરવા શું માટે તેને તમારું શ્રેષ્ઠ મિત્રને બધી શીખવો? જો તમને આ સમાચારપત્રના શ્રેષ્ઠ વાક્ય ભાષાંતર પાછળ, તો કૃપા કરી યોગ્ય બોક્સ પર ટિક કરો, અને અને બીજાં આપને ફોર્મ સ્પષ્ટ રીતે ભરી અને બીજાં આપને સરનામું ફ્રી પોસ્ટ મોકલી આપો. (Gujarati)

Ev nûçename ji bo Xwedî Lease û Xwedî Milkên Hackney e. Li ser mijarên ku bandûrê li we dike nûçe û agahiya nûjen dide we. Çima wê ji bo xwe bi hevarekî nadin wergerandin? Heke hun dixwazin ku beşeke wê nûçenamêyê bê wergerandin, ji kerema xwe qutika li gora wê IŞARET BIKIN, formê BI ZELALî tije bikin û ji navnişana posta bêpere ya jêrîn re bişinin. (Kurdish)

ਇਹ ਚਿੱਠੀ ਸਿਰਫ਼ ਠੇਕੇਦਾਰਾਂ ਅਤੇ ਮਾਲਕਾਂ ਲਈ ਹੈ। ਇਹ ਨਿਊਜ਼ਲੈਟਰ 'ਤੇ ਅਸਰ ਪਾਉਣ ਵਾਲੇ ਮਾਮਲਿਆਂ ਬਾਰੇ ਤਾਜ਼ਾ-ਤਾਜ਼ੀ ਖ਼ਬਰਾਂ ਅਤੇ ਜਾਣਕਾਰੀ ਦਿੰਦਾ ਹੈ। ਤੁਸੀਂ ਆਪਣੇ ਦੋਸਤ/ਸਾਥੀਆਂ ਤੋਂ ਇਸਦਾ ਅਨੁਵਾਦ ਕਿਉਂ ਨਹੀਂ ਕਰਵਾਉਂਦੇ? ਜੇ ਤੁਸੀਂ ਇਸ ਚਿੱਠੀ ਨਿਊਜ਼ਲੈਟਰ ਦੇ ਕਿਸੇ ਵੀ ਹਿੱਸੇ ਦਾ ਅਨੁਵਾਦ ਕਰਵਾਉਣਾ ਚਾਹੁੰਦੇ ਹੋ, ਤਾਂ ਢੁਕਵੇਂ ਬਕਸ 'ਤੇ ਸਹੀ ਦਾ ਟਿਕਾ ਲਗਾਓ, ਫਾਰਮ ਨੂੰ ਸਪੱਸ਼ਟ ਢੰਗ 'ਤੇ ਭਰੋ ਅਤੇ ਇਸਨੂੰ ਠੇਕੇ ਦਿੰਦੇ ਫ਼੍ਰੀਪੋਸਟ ਪਤੇ 'ਤੇ ਵਾਪਸ ਭੇਜੋ। (Punjabi)

Warqaddan waxa loogu talagalay "Kiraystayaasha iyo Bilaash ku deganayaasha Hackney" (Hackney Leaseholders and Freeholders). Waxay kuusiinaysaa warqaddani aqbaartii ugu dambaysay iyo aqbaaraha arimaha ku saamaynaya. Maxaad u heli waysay saaxiib kuu tarjama arintan? Haddii aad jeclaan lahayd in qayb kamid ah warqadd lagu tarjamo, fadlan CALAAMADI godka ku haboon si WAAFI ahna u buuxi foomka kuna dir boostada lacag la'aanta ah ee cinwaanka hoose. (Somali)

La presente hoja informativa está dirigida a los arrendatarios y propietarios de Hackney. Le ofrezco noticias e información actualizadas sobre asuntos que le afectan. ¿Porqué no buscar a alguien para que se lo traduzca? Si desea obtener la traducción de alguna de las partes de esta hoja informativa, MARQUE la casilla correspondiente rellene el formulario de forma CLARA y envíelo a la siguiente dirección (franqueo pagado). (Spanish)

Bu yeni haber bülteni Hackney Lease Sahipleri ve Mülk Sahipleri içinidir. Sizi etkileyen konularda size güncel haber ve bilgi verir. Neden bir arkadaşınıza bunu sizin için tercüme ettirmiyorsunuz? Bu haber bülteninin herhangi bir kısmının tercüme edilmesini istiyorsanız lütfen uygun kutuyu IŞARETLEYEREK, formu ANLAŞILIR ŞEKİLDE doldurup, aşağıdaki ücretsiz posta adresine gönderin. (Turkish)

یہ خبر نامہ ہیکنی بے ڈاروں اور قری ہوئندوں [Hackney Leaseholders and Freeholders] کے لیے ہے۔ یہ آپ کو ان معاملات پر تازہ ترین خبر اور معلومات دینا ہے جس سے آپ متاثر ہوتے ہیں۔ اپنے کسی دوست سے اس کا ترجمہ کیوں نہیں کرا لیتے؟ اگر آپ اس خبر نامے کے کسی حصے کا ترجمہ کرانا چاہیں تو براہ کرم مناسب خانے پر نشان لگائیں۔ اس فارم کو صاف صاف بھریں اور اسے درج ذیل پتے پر مفت ڈاک بھیجیں۔ (Urdu)

Bản tin này dành cho Người thuê nhà theo hợp đồng và người chủ toàn quyền sử dụng (Hackney Leaseholders and Freeholders). Nó cung cấp cho bạn những tin tức và thông tin cập nhật về những vấn đề ảnh hưởng đến bạn. Tại sao không nhờ một người bạn dịch ra cho mình? Nếu bạn muốn bất kỳ phần nào của bản tin này được dịch ra, hãy ĐÁN HẦU vào hộp thích hợp điền RÕ RÀNG vào đơn và gửi bưu điện miễn phí theo địa chỉ dưới đây. (Vietnamese)

Return to: Hackney Leasehold & Freehold News, Freepost RLTS-GHG-UUTR, Hackney Housing Service, Christopher Addison House, 72 Wilton Way, London E8 1BJ

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