

isha Homeowners news



the quarterly newsletter for Islington and Shoreditch and Lien Viet Housing Associations' residents

Homeowners: spring 2015

www.isha.co.uk



Service Charges - your questions answered

see page 5

Office Closure At Easter

The **office will close** at 5pm on **Thursday 2 April** 2015 and will re-open at 9am on Tuesday 7 April 2015



inside this
issue



2

Your
NEW pilot
magazine



3

New changes
to Maintenance
Contractors



9

Don't walk on by



10

Your Survey Results

Loud and Clear

Message from Clare Thomson, Chief Executive

I have heard your feedback from the recent satisfaction survey, loud and clear.

I am sorry you are not happy with the services provided by ISHA, and we genuinely want to improve. We will be working with you over the next period to make our service more accessible and relevant to you.

One of the things you have told us loud and clear is that you don't like ISHA News, because it is too tenant orientated.

The large majority of responses also said you would prefer to receive things by email, and you all indicated you have email.

The highest area of dissatisfaction was service charges. We have put in place an improvement plan, and we have addressed the most common questions you ask around services charges in this newsletter.

As a pilot, this newsletter will be distributed via email. This will eventually reduce the cost of the production of your newsletter, and we will factor this saving into the project which is looking to itemise your management charge.

It would be great to know what you would like in your newsletter, or alternatively if you would like to contribute articles to the newsletter. Please email the Editor, Judithl@isha.co.uk with any suggestions for your newsletter.

Meet the Team

Judith Leigh, Head of People and Organisational Development
Lana Hashem, Communications Co-ordinator

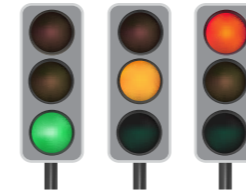


Lana and Judith (pictured right) in the Communications Team work to improve and co-ordinate internal and external information and communications.

Judith and Lana have responsibility for co-ordinating ISHA's internal and external communications – including the publications we produce, the website and marketing and communications and internal communications.

They also have an overview of complaints you raise with a focus on the lessons learnt from them.

You can contact them if you have any feedback about our communication. If you are interested in being involved in the newsletter or have some stories to tell please let them know at Judithl@isha.co.uk or Lanah@isha.co.uk



Our Performance

ISHA News can be found on the publications page of our website. It contains all the information about our performance. Please let judithl@isha.co.uk know what you would like to see measured and reported to you.

CHANGES ON THE WAY - Cleaning and Gardening contractors



We are currently in the process of choosing new cleaning and gardening contractors and we hope to make a decision by March 2015 which could mean that we implement changes in July this year. We have to re-tender the cleaning and gardening contracts regularly as we have to demonstrate that we have been able to get the best market prices for service charges payers as set out in legislation.

You have told us that you want more emphasis on the quality and management of cleaning. We have taken the opportunity and some extra time to make sure we build this in to the selection process.

- ◆ **The new contracts will include a clear ISHA/Lien Viet Standard**
- ◆ **The new contracts will be managed against this standard**
- ◆ **We will advertise how you can complain directly to the cleaning company and get direct results**
- ◆ **We will manage the contract to this standard and feedback to you on actions we have taken**

These changes mean we will not necessarily pick the cheapest contractor but look for the one that offers the best price for the quality of service we want.

If you have any other suggestion on how we can improve your cleaning service please email us on haveyoursay@isha.co.uk

Staircasing - Buying more shares

Shared owners have the right to buy more shares (increase your equity) in their home. This is called 'staircasing'.

If you choose to staircase it is usually carried out in multiples of either **10%** or **25%**. If you are able to afford it, you can eventually purchase your home outright.

The price paid for further shares is based on the current full open market valuation carried out by a member of the Royal Institute of Chartered Surveyors.

As you purchase additional shares in your home, the rent that you pay to ISHA will reduce, although your mortgage payments will increase.

Staircasing is carried out in exactly the same way that you purchased your initial share and you will need to arrange for an extension of your mortgage, cover the cost of valuing the property and any legal costs associated with the transaction.

For more information on the Staircasing process please see the 'Guide to Staircasing' on our website or should you wish to discuss please contact Sasha Johnson on **020 7704 7321** or sashaj@isha.co.uk

Service Charges - Improvements on the way...

We know as a leaseholder or a shared owner, the amount you pay in service charges is very important to you. In our recent customer survey, you told us that many of you were concerned that the services you received did not offer value for money.

We have taken your comments on board and this year we are reviewing the way we deal with service charges. A few of the things we are looking at include:-

- ◆ The way we deal with our administration charges and if we should move away from a percentage charge to a fixed fee.
- ◆ The way we deal with the long term maintenance issues
- ◆ Checking our charges and comparing them to charges set by other similar organisations
- ◆ Reviewing all the letters and information we send you to make sure it is as clear as possible.

We plan to make some of these changes soon and you will have an opportunity to comment on these proposals in the next 6 months.

If you want to be involved in this review please email **Boyo Baiyewu** at boyob@isha.co.uk Please indicate if you would be prepared to attend a meeting or would prefer to join our Service Charges Email Group.



Frequently Asked Questions on Service Charges

You will have recently received your annual service charge review which sets out a budget for this years' service charge. This is an estimate of what we believe your charges will be. We understand that service charge legislation is complicated so we have compiled some answers to common questions we get asked.

How do you work out service charges?

Service charges cover the cost of any communal services. The most common communal services include grounds maintenance, cleaning, water pumps and electricity usage. The charges also cover the cost of maintenance and repair to equipment within shared areas such as lifts, CCTV and door entry systems. We use a variable service charge system to calculate the charges. This means in some cases we estimate the cost of some services but where there is a service contract, we use the figures given to us by the service provider. For example if you have a lift, there will be an annual charge for the service and we use the figure given to us by our lift contractor.

the future. We also use an energy company which buys energy on the wholesale market. This helps reduce our costs.

Our estimates for the above utilities have taken into account industry variables and trends, and we have set them with caution so as you are not caught out with higher costs to pay at the end of the year. This has happened in the past which is why costs have fluctuated over the years. We hope that with regular readings we can stabilise costs.

What does the administration fee cover?

The management fee covers the cost of working out and managing services to our leaseholders. It mainly includes:

- ◆ a proportion of the staff costs for the departments within ISHA who deliver services to you such as housing management, rent accounts, revenues and service charges, contractor partnerships, procurement and the Service Delivery Team (this will depend on your type of lease and tenure, some departmental costs may not be applicable to you).
- ◆ overheads such as the cost of the offices which includes things like utility and telephony costs, recruitment and training, insurances and IT.
- ◆ stationery, printing and postage.
- ◆ if applicable, there will be a fee charged from a managing agent where the estate services (or part thereof) are not delivered directly by us.

What happens if the estimate is lower or higher than we have been charged?

To make sure you pay the actual cost of the service, we annually compare our estimated cost with the actual cost over the past year and adjust the charge to take the difference into account. We tell residents whether the charge is more or less than the estimate within six months of the financial year end. This is the annual service charge statement of accounts and you should normally receive it in October. If for some reason, we cannot send you the information, we will let you know.

Why do the estimates for utilities fluctuate so much?

In the past some of our costs were based on estimated readings but we are now taking readings on a regular basis and costs will be more realistic in

Currently our costs are based on 15% of the cost of providing the service. We are looking at reviewing this in the future and if you are interested in contributing to the review please email us on boyob@isha.co.uk

As a shared owner, I pay rent to you- why am I contributing to a sinking fund and depreciation costs?

The sinking fund is for expensive works which include the regular decorating as well as long term replacements of items such as lifts and the intercom. We maintain a sinking fund primarily for two reasons, (1) to ensure that all occupiers contribute to major works, not just those who are in occupation at the time they are carried out, and (2) to spread the annual charges to assist with your budgeting. All reserve funds earn interest which benefit leaseholders.

The rent you pay as a shared owner contributes towards the interest costs that ISHA pays on the equity you do not own. Your leasehold terms require you are 100% responsible for your flat, and your rent does not contribute to any of our costs of services. These costs are in your service charges.

How do we set the sinking fund charge?

The costs are based on what we think it would cost to carry out the works plus estimates of how long items will last before they need replacing. We know that we will carry out decorating works every five to seven years so we spread the estimates of that period. We also spread replacements costs of items over a set period. For example, we estimate that an intercom may need to be replaced every 10 years so we allow for this. This way we build up a fund which contributes to this work. It may not pay for all the works as sometimes we find that extra works need to be carried out. When this happens we have to invoice for the difference.

If I am paying insurance to ISHA, do I need to have my own buildings insurance?

You do not need to obtain your own buildings insurance where we hold the freehold because

ISHA covers this. However, you will need to obtain your own contents insurance. If you want to obtain a details of your insurance policy and how to claim please contact our Insurance Brokers, Arthur J Gallagher on 01245 341212. Where we don't own the freehold, the management company will pay the building insurance. All insurance payments are included in your service charge.

What do I need to do if my rent or part of my rent and service charges is paid by housing benefit?

You should contact your local housing benefit office to inform them of your new rent. Details are available on the local authority web site. Please note that any other changes in your circumstances must be reported directly to the benefit office

I am a shared owner, how is my rent reviewed?

As set out in your lease, your annual rent is reviewed with an increase of the Retail Price Index (RPI) plus an additional percentage, which is normally 0.5%. The actual amount is specified in your individual lease. This is reflected on your annual rent review letter.

Can I get a refund when you have charged me for maintenance of equipment that has frequently broken down?

The charges for the maintenance and repair of equipment shown on your service charge schedule are to ensure continuity of the service through regular maintenance checks and a prompt repair service. If the equipment breaks down and we have agreed to repay your service costs, the rebate will be reflected in next year's charge as this is the most cost effective way of doing this.

Why am I being charged for communal repairs, and what are they?

Leaseholders pay this charge in their service charge. It is for repairs to communal areas such as light fittings, locks and gates.

What happens if the service is provided by someone else.

In some areas, ISHA does not provide the services and they are provided by another company. In this case we would pass on their charges and in some cases we might add on an additional charge to cover our administration. Your charges should make it clear where the services are provided by an external management agent.

What can I do if I'm having problems paying my rent and service charges?

If you have problems paying your rent, coping with debt, or would like advice on welfare and benefits, please contact us and we will refer you to a debt advisor. To arrange an appointment phone our Service Delivery Team on 020 7704 7300.

Can I claim housing benefit for my service charges?

Any claim for housing benefit will be based on your personal circumstances. Most communal service charges are eligible for housing benefit, however, any personal service charges payable such as bulk water, heating or electricity are at your own cost.

Do all residents where I live contribute equally to the running and maintenance of the building?

The costs of running and maintaining the building is charged equally among the tenures, but these charges are passed on differently to tenants and shared owners.

Shared owners are charged a variable service charge, and all costs for running the property are paid via the service charge.

For tenants, some elements such as maintenance and management are paid for out of their rent and we cannot charge them in the service charge.

Where this happens we have to make adjustments in the service charges so that you don't pay the tenants charges. For example if the service charge has some items of communal maintenance and the total cost was £1000 per year and the scheme has 5 tenants and 5 shared owners; we would pay £500 towards the communal maintenance and the shared owners would pay the remainder. In this example each person is charged £100. The tenants pay via their rents and shared owners pay via their service charge.

Another example of items that we pay on behalf of the tenant include items covered by the sinking fund. This includes items that will eventually need replacing and costs towards painting the communal areas. When we carry out the works, the costs are divided between shared owners and tenants. The tenants portion is then paid by us and we charge you the amount outstanding.



Inappropriate waste

We have had an increase in call outs recently to repair failed or damaged mechanical pumps. They have broken because inappropriate waste has been flushed through toilets. We need mechanical pumps for a number of our homes to aid the flow of sewage.

These are some of the things that we've found:

- ◆ **RAGS**
- ◆ **NAPPIES**
- ◆ **COOKING FAT**
- ◆ **BABY WIPES**
- ◆ **SANITARY PRODUCTS**

Flushing items like these will eventually cause the pump to fail as they are not designed to deal with this type of waste. These items should be disposed of in the general housing waste. The cost of fitting pumps and clearing drains is charged to you.

Don't walk on by

You will all have seen on the news or in the papers, articles about horrible things that have happened to children, sometimes resulting in their death. The only way to prevent these things happening to others is for us all to report anything we see that causes us concern.

At different times we can all be at risk of abuse for many different reasons. There are people who might need more help than others to stay safe. As well as children that could be those who are old, people with disabilities and those with mental health or long term health problems.

There are many signs that someone could be at risk. Someone you know might look dirty or not dressed properly, have an injury they find difficult to explain or seem frightened and be unusually down or withdrawn.

If you are worried about anything you have seen in your neighbourhood, please tell your Resident Services Manager. We have a Safeguarding protocol that we follow, and you can be assured that every report is followed up. For reasons of confidentiality we will not tell you what has happened as result of your report, but we will confirm back to you that we are acting on what you have said.

Your Survey Results

In September 2014 ISHA and Lien Viet carried out a satisfaction survey of all our residents.



The satisfaction of shared owners and leaseholders was significantly lower than our residents living in rented properties, and lower quartile in comparison to other housing associations.

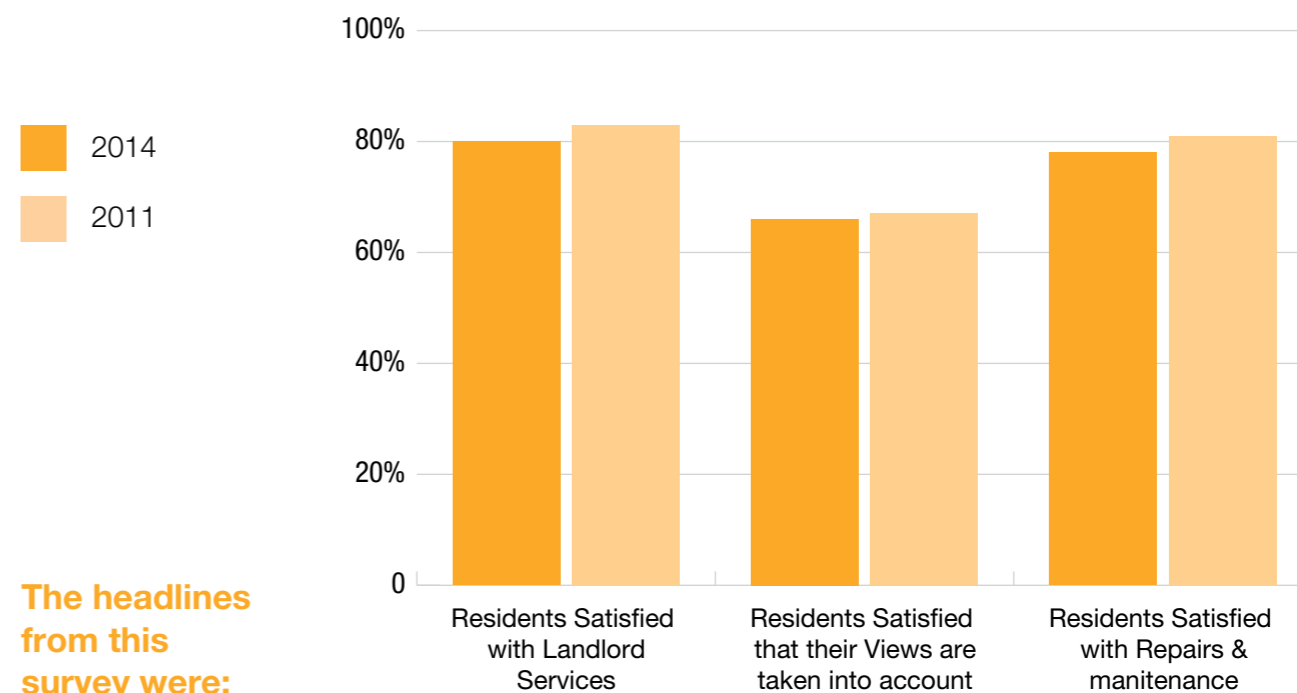
In comparison to other housing associations

- ◆ Overall satisfaction 12% lower than average - lower quartile
- ◆ Quality of home, listening to views and value for money below average
- ◆ Satisfaction with Neighbourhood above average in 2nd quartile

Survey

The priorities in the action plan to address all areas of dissatisfaction from the survey are:

- ◆ Change the way services are delivered to shared owners and leaseholders so they are able to access their services online, and conduct their business with their landlord when ISHA's offices are closed;
- ◆ Target Lien Viet residents to better address their areas of dissatisfaction
- ◆ Improve the performance of our cleaners through the procurement of new services and make sure that a consistent standard of cleaning, information about cleaning and how complaints are quickly resolved is put in place
- ◆ Improve our communication by providing different information for shared owners that is relevant to their tenure
- ◆ Improve value for money of service charges and implement full review of service charges
- ◆ Prioritise improving the speed of repairs, getting things fixed on the first visit and customer standard for communal repairs.



The headlines from this survey were:

- ◆ 80% fairly or very satisfied with landlord services (3% decrease from the 2011 survey) - This is 3% higher than the London average and 2nd quartile
- ◆ 80% fairly or very satisfied with landlord services (3% decrease from the 2011 survey) - This is 3% higher than the London average and 2nd quartile
- ◆ 78% fairly or very satisfied with repairs and maintenance (3% decrease).

ISHA maintained its top quartile satisfaction compared with other London Housing Associations for repairs and maintenance and improved its comparison on listening to views to top quartile.

What's happening... In Your Area:

AREA 1

Resident Services Manager:
Tracy Keverne

Covering the areas:

N1 of **Hackney** and **Islington**, together with Holland and Thurstan Dwellings in **Camden**.

Please contact Tracy on 020 7704 7392 or email tracyk@isha.co.uk if you have any queries or concerns about your tenancy or your estate.

Gary Johnson is the Estate Officer for area 1. Gary monitors the cleaning and grounds maintenance on estates in area 1. Please contact Gary or Tracy with your feedback.



We will also be installing CCTV at Portfleet Place following consultation with residents.

New planters have now been built in the courtyard at Belvedere Court. Residents worked with ISHA on deciding on the type of plants to put in and everyone is pleased with the work done.

Tracy has been liaising with local police in a number of areas where residents have reported concerns about cannabis smells. Please report any such problems to your Resident Services Manager who will investigate.

AREA 3

Resident Services Manager:
Teslim Fagbayi

Covering the area: Islington

Please contact Teslim on 020 7704 7341 or email teslimf@isha.co.uk if you have any queries or concerns about your tenancy or your estate.

Daniel Amoo is the Estate Officer for area 3. Daniel monitors the cleaning and grounds maintenance on estates in area 3. Please contact Daniel or Teslim with your feedback.

We are currently consulting residents on the installation of CCTV at Kinver House. Please ensure you return the form that has been sent to you.

Residents at St Mary's Path submitted a Bid For Better application for plants. The bid was approved.

The next Area 3 Resident Meeting will be held on Thursday 26 March 2015 from 12.30pm to 2.30pm. The meeting will take place at Sobell Centre, Hornsey Road, London N7 7NY. Please look out for the invitation nearer the time.



AREA 2

Resident Services Manager:
Harpreet Heer

Covering the areas:

E8 & E9 of **Hackney**.

Please contact Harpreet on 020 7704 7398 or email harpreeth@isha.co.uk if you have any queries or concerns about your tenancy or your estate.

David Herron is the Estate Officer for area 2. David monitors the cleaning and grounds maintenance on estates in area 2. Please contact David or Harpreet with your feedback.

Following successful consultation with residents, we will be installing CCTV at Lyme Grove.

The last Area 2 meeting was held on 12 March 2015 at Hackney Picture House.



AREA 4

Resident Services Manager:
Dexter Edward

Covering the Borough:
Waltham Forest

You can contact Dexter on 020 7704 7353 or email dextere@isha.co.uk if you have any queries or concerns about your tenancy or your estate.

Laurence Ahmed is the Estate Officer for area 4. Laurence monitors the cleaning and grounds maintenance on estates in area 4. We value your views, please continue to complete the Cleaning and Ground Maintenance surveys; or contact Dexter and Laurence with your feedback. You can also join them for your Estate Inspection walkabouts.

What's been happening in Area 4?

ISHA is increasing the number of properties it has in Walthamstow. During the past two months we have successfully completed 2 new developments in Area 4.

A warm welcome to all our new residents at Wilton Place and Fontaine House.



We will be arranging a "Meet Your Neighbour" event soon where all new residents will get the opportunity to meet each other.

The last Area 4 Resident Meeting was held on 17 March 2015 at Waltham Forest College.

AREA 5 LIEN VIET

Resident Services Manager:
Harpreet Heer

Covering:

Hackney, Tower Hamlets & Haringey

Please contact Harpreet on 020 7704 7398 or email harpreeth@isha.co.uk if you have any queries or concerns about your tenancy or your estate.



David Herron is the Estate Officer for area 5. David monitors the cleaning and grounds maintenance on estates in area 5. Please contact David or Harpreet with your feedback.

We held an Area 5 meeting at ISHA offices on Tuesday 10 March 2015.

you said...

People are parking in front of sheds and blocking entrance ways (Islington)

It's difficult for our visitors to find the lift in our block (Islington)

You didn't feel secure in your block (Hackney)

I didn't like being asked to pay a large unexpected service charge within 30 days

...we did

We have painted no parking signage on the ground of the relevant areas

We have put signage in the building to direct people to the lift

We installed CCTV

We have changed our standard letters for shared owners to say where there is an unexpected service charge you can agree a payment plan

If you would like an article in this newsletter translated or in a different format contact us or tick the box then fill in your details and return it with the article.

Nëse doni të përkthyer ndonjë artikull të kësaj fletushke, n'a kontaktoni ose shënoni (✓) në kuti, pastaj plotësoni detajet tuaja dhe n'a dërgoni formën së bashku me artikullin. <input type="checkbox"/> Albanian	إذا كنت ترغب في الحصول على مقال في هذه الرسالة الإخبارية مترجماً، اتصل بنا أو قم بالتأشير على الصندوق ثم املاً بياناتك وأعدّها مع المقال. <input type="checkbox"/> Arabic
যদি আপনি এই নিউজলেটারের কোন একটি আর্টিক্যাল অনুবাদ আকারে পেতে চান, তাহলে আমাদের সাথে যোগাযোগ করুন বা বক্সে টিক দিন তারপর আপনার বিস্তারিত পূরণ করুন এবং আর্টিক্যালসহ তা ফেরত দিন। <input type="checkbox"/> Bengali	Si vous souhaitez obtenir la traduction d'un article de cette lettre d'information, veuillez nous contacter ; alternativement, cochez la case, indiquez vos coordonnées et retournez-les avec l'article. <input type="checkbox"/> French
જો તમને આ સમાચાર પત્રકમાં આપેલ કોઈ લેખનું અનુવાદ જોઈતું હોય, તો અમારો સંપર્ક કરો અથવા ખાનામાં ટિક કરો અને તે પછી તમારી વિગતો ભરીને તે લેખ સાથે પાછી મોકલી આપો. <input type="checkbox"/> Gujarati	इस सूचना का कोई लेख यदि आपको अनुवाद कराना हो तो कृपया हमसे संपर्क करें, या खाने में टिक लगा कर अपनी संपर्क सूचना लिखें और यह परची उस लेख के साथ वापिस हमें भेजें। <input type="checkbox"/> Hindi
Jeśli chciałoby Państwo otrzymać tłumaczenie artykułu w niniejszym biuletynie na inny język, proszę się z nami skontaktować lub zaznaczyć właściwe okienko a następnie wpisać swoje dane i zwrócić formularz wraz z artykułem. <input type="checkbox"/> Polish	Hadii aad jeceshay qoraalka warqada akhbaarta in lagu turjumo, nala soo xariir ama dhag sii sanduuqa yar markaa ka dib ku soo qor magacaagga iyo cinwaankaagga ee la' soo celi Qoraalka. <input type="checkbox"/> Somali
Si desea la traducción de algún artículo de este boletín, contáctenos o marque la casilla y luego incluya sus datos y remita la información con el artículo. <input type="checkbox"/> Spanish	Bu haber bültenindeki bir yazının tercüme edilmesini isterseniz, bizimle irtibat kurun ya da kutuyu işaretleyerek, bilgilerinizi yazın ve yazıyla beraber geri gönderin. <input type="checkbox"/> Turkish
Nếu bạn muốn bài nào được dịch ra trong tờ báo này, thì hãy liên lạc với chúng tôi hoặc đánh dấu vào ô này, rồi điền chi tiết của bạn và gửi trả lại cùng với bài báo đó. <input type="checkbox"/> Vietnamese	اس خبرنامے کا کوئی مضمون اگر آپ کو ترجمہ کرانا ہوتویراے مہربانی ہم سے رابطہ کریں یا خانے میں ٹک لگا کر رابطے کی معلومات بھریں اور یہ پرچی اس مضمون کے ساتھ ہمیں بھیجیں۔ <input type="checkbox"/> Urdu

Your Name:

Your Address:

ISHA, 102 Blackstock Road, London, N4 2DR

Tel: 020 7704 7300 Email: isha@isha.co.uk



Contact our team...

Resident Services Team
for all general enquiries and repairs

020 7704 7300

isha@isha.co.uk

EMERGENCY OUT OF HOURS NUMBERS

LIFT BREAKDOWN

0800 652 0692

EMERGENCY REPAIRS

020 7704 7300

GAS LEAKS

0800 111 999

ANTI SOCIAL BEHAVIOUR

0800 075 6699

You can also report a repair, pay your rent or contact us through the website www.isha.co.uk

...OTHER USEFUL NUMBERS

For Service Charge enquiries contact Boyo Baiyewu on 020 7704 7390

To pay your rent or for enquiries about your rent account:

If you live in Hackney or Camden contact Les Hoyte on 020 7704 7346

If you live in Waltham Forest contact Ola Ogunlana on 020 7704 7350

If you live in Islington contact Catia Viola on 020 7704 7335

24 Hours Parking enforcement number 01992 764 520

You can also pay your rent with a credit card. To do so have your credit card details handy and ring either Les, Catia or Ola on the above telephone numbers.

Call Les, Catia or Ola to refer you for free money advice.

For a free debt management service you can contact Step Change Debt Management Company on **0800 138 1111** (the call is free from any of the major mobile companies) or at www.stepchange.org