



Get a Kier Islington Gas Safety Check for only **£48.00**

Happy customers

As a leaseholder you are responsible for the maintenance of all gas appliances and flues in your property and you are required to have them checked for safety at least once every 12 months. Not only is this still the case if you have sublet your property, but as a landlord you actually have a legal responsibility to your tenant under the Gas Safety (Installation and Use) Regulations 1998. You must ensure that an annual safety check is carried out on each appliance and/or flue that you provide for tenants' use, and that a record of each safety check is kept for 2 years. Further information can be found at www.hse.gov.uk/gas/domestic/gas_law.htm

Kier Islington is a 10 year joint venture between the Kier Group and Homes for Islington which started in October 2000. They carry out repairs and maintenance to the properties managed by HFI. Part of HFI's business plan is for our partners to provide services directly to the leasehold properties we manage. Kier Islington carry out gas safety checks to leaseholders.

Benefits to leaseholders

The benefit to leaseholders is twofold. Firstly, as Kier Islington are potentially providing services to a new customer base of over 8,500 home owners, their prices are competitive. Secondly, as Kier is a large company, this provides accountability that customers would not necessarily get if they were to choose an unknown contractor from a local directory or newspaper. HFI leaseholder, Mr Laeis from Hargrave Park said "Kier Islington carried out a Gas Safety Check on my property, and I was very happy with the work they did. They offer a very good service for leaseholders, their service is the best around and I will be using them again next year".



The Kier Islington Gas Safety Check costs £48.00 and can simply be booked by calling their locally based call centre on 020 8532 7465. The Kier Islington call centre is open from 8am-8pm Monday to Saturday. You should note that the £48.00 is the cost of the safety check. If repair work is needed to your boiler or heating system then Kier will provide you with a no obligation quote to carry out the necessary work. The cost will vary depending on what work is needed.

After your appointment has been confirmed over the phone and payment has been made, Kier Islington will text you a reminder of the appointment. A Kier Islington gas heating engineer will also phone you approximately two hours before your appointment to confirm you are in.

Valuing diversity prize draw

Winner announced

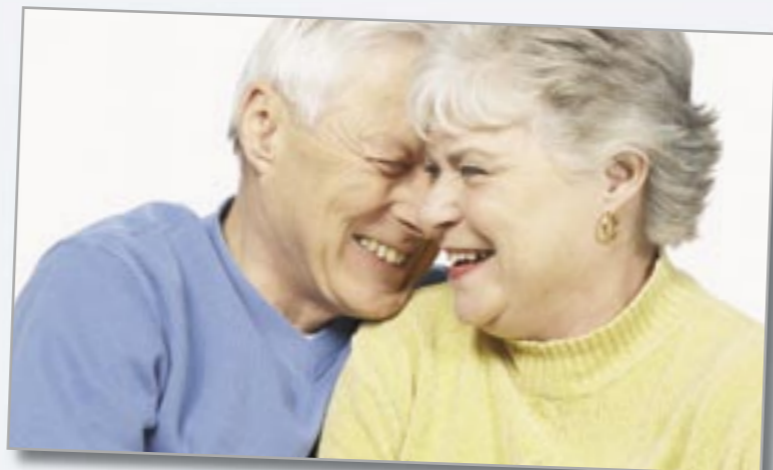
Congratulations to Mrs Turay of Highbury New Park who has won £25 in vouchers in our quarterly prize draw. The vouchers can be used at a number of high street shops.

To enter the draw all you have to do is fill out a Valuing Diversity form. These are available from Home Ownership, your local area housing office and on our website. The details that you provide in the form help us to tailor the services we provide to you.

There will be another draw in three months time, and the result of that will be announced in the next newsletter.



Benefits for home owners aged over 60



Around 50 home owners contacted the Benefits Team and they were able to assist them with making new claims or increasing their Pension Credit claims. These took into account the customers' service charges. Examples of awards made are as follows;

- An additional £5.24 per week (£272.48 per year)
- An additional £6.48 per week (£336.96 per year)
- An additional £7.77 per week (£404.04 per year)
- An additional £9.49 per week (£493.48 per year)
- An additional £18.09 per week (£940.68 per year)

We were able to identify home owners who are over 60 because they had filled out Valuing Diversity forms. If you were not written to, or know someone who is over 60 and would like more information or a benefit check please contact the Benefits Team on 020 7527 3697 or email benefitcheck@islington.gov.uk. Please make sure you have your national insurance number ready when you contact the Benefits Team to help them track your case or open a new case.

Tailoring our services to our customers

Last summer we wrote to over 550 home owners aged over 60 to tell them that from October 2008 the Pension Service were going to reduce the timeframe that Pension Credit claims could be backdated, from 12 months to three months. We also gave information about Islington "Benefits" Team, which is a joint partnership between Islington Council, the Department of Works and Pensions and Age Concern Islington.

The Benefits Team can give advice on

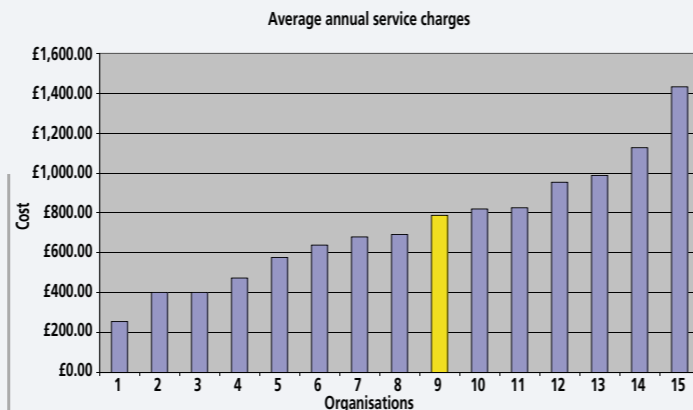
- Pension Credit
- Council Tax Benefit
- Attendance Allowance
- Disability Living Allowance

How HFI compare with other organisations

How well are we doing?

In the last newsletter we told you that we had shared our service charge figures for 2007/2008 with other similar housing organisations in London and the South East. Comparisons can be difficult to make as different organisations may provide different services or have different costs, for example office space is generally more expensive in inner London than outer London. However, the figures give a broad indication of how the average annual service charges for home owners whose properties are managed by HFI compare with service charges in other boroughs.

There is an agreement among the group that information



will be presented anonymously, so we cannot name the other organisations. HFI is the yellow bar.

Fifteen organisations provided data. In 2007/2008 our average annual service charge bill was £788, which is average in comparison with the other organisations.

Mediation service from LEASE



Free legal advice on the law that affects leaseholders

LEASE is a Government funded organisation that provides free legal advice on the law that affects leaseholders. They provide a mediation service which is a way to settle a dispute without the need to go to court or the Leasehold Valuation Tribunal.

The benefit of mediation is that it provides an opportunity for the two parties to discuss the problem and, together, work out a solution, in an informal setting at LEASE's offices. Both parties meet with a LEASE mediator who helps them to clarify the issues, to communicate with each other and to reach an agreement. Mediation is quick, cheap, informal and confidential. If it is not successful it does not limit your right to a more formal method of dispute resolution.

There is a £100 fee for each party. This is because LEASE feels that it encourages a commitment from both sides.

An example of the results of the service is as follows:

"A leaseholder was unhappy about the quality of work following a major repairs project. Correspondence with the housing department went back and forth.

Inevitably the service charge bills were disputed and the obvious course was to go to the Leasehold Valuation

Tribunal. Instead the leaseholder chose to use the LEASE mediation service to resolve the issues. Senior officers attended the session on behalf of the local authority. After a full and frank exchange of views and taking advantage of the listening and empathy skills developed by the mediators a settlement was reached.

The settlement took the form of one of the officers agreeing to visit the flat on an agreed date to establish the quality of the work. A service charge bill would then be raised with deductions for any clearly sub-standard work. It was also agreed that the leaseholder would not be charged again if the inspection revealed that remedial work was necessary."

If you are interested speak to LEASE and then contact us at Home Ownership (contact details are on page 4) so we can discuss how we can make an application and take any necessary action such as putting arrears recovery action on hold.

For more information about LEASE visit their website www.lease-advice.org or contact them at:

31 Worship Street, London EC2A 2DX
Telephone: 020 7374 5380
Fax: 020 7374 5373
Email: info@lease-advice.org

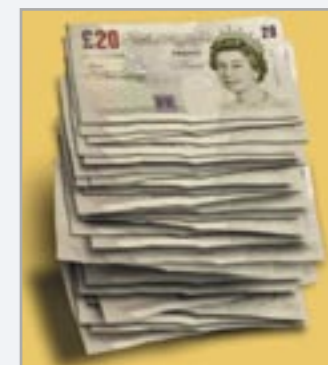
Savings and loans co-operative

Helping you manage your money and deal with your debts

Islington & City Credit Union is a not for profit savings and loans co-operative set up by and for local people. The Credit Union can help people to put their finances in order as well as providing credit. It provides secure savings accounts and encourages people to save up for the things that they need rather than borrow. They also pool the members' savings to form a pot of money from which people can borrow at those times when we need to. Because there are no outside shareholders the loans are low cost and flexible, unlike many of the alternatives.

The credit union loan is called a 'Save As You Borrow' scheme which sees part of each borrower's loan

repayments paid into their savings account. This means that the member has a pot of savings by the time they have cleared the loan, and over time reduces the need to borrow at all.



For further information about your local credit union contact:

Islington & City Credit Union
Caxton House, 129 St John's Way, London, N19 3RQ
Tel: 020 7561 1786 Email: info@iccu.coop
Web: www.iccu.coop

Problems with major works

Help us to help you

When major works are being carried out to your block or estate, you may notice defects with the quality of the work. Sometimes people notice these defects, but do not report them until they are asked to pay for the works. It is much better for you, us and your neighbours if you can let us know at the time you notice the defects. This will allow us to improve the quality while the works are being carried out, rather than having disputes over payment when it is too late to do the works properly.

Each major works contract has a resident liaison officer (RLO) who is employed by the constructor. If you have any concerns about the quality of the works you should speak to your RLO in the first instance. The RLO's details will be sent to you at the start of the contract, but if you do not have these details please contact the site office or the project officer. If problems persist you can bring these up at the monthly steering group meetings, which are attended by residents, Homes for Islington's project officer and the constructor, or you can contact the project officer direct.



Readers Panel

Home owners representation needed

In November 2008 Homes for Islington set up a Readers Panel. The new Readers Panel was set up to ensure that publications and information that we issue to our customers is easy to read, in plain English and jargon free. The aim is that from April 2009 most of our published literature will be HFI Reader Panel approved.

We have been very grateful to those residents who have volunteered to be part of the Panel but have recognised that we are lacking representation from our home owner customers.

If you are a home owner and are interested in joining the Panel or would like further information on what the Panel does please contact Jacqueline Robinson on 020 7527 2903 or by email jacqueline.robinson@homesforislington.org.uk

You said, we did

We value your feedback on our services, whether you wish to make a complaint or a compliment. We try to learn from our mistakes and some of the things we have done as a result of your feedback are listed below.

| You said | We did |
|---|--|
| There should be a prompt payment discount for annual service charges in the same way that there is for council tax. | For the estimate annual service charge for 2009/2010 there is a £20 prompt payment discount if all outstanding annual service charges are paid in full by 15 April 2009. |
| The layout we use for statements of account is difficult to read. | We now have a new layout which is easier to read. |
| The name "bulk refuse" for the service where we collect fly tipped rubbish from estates is confusing as it sounds like the free bulky waste service the council provides. | From now on we will call this service "Estate Clearance Team". |