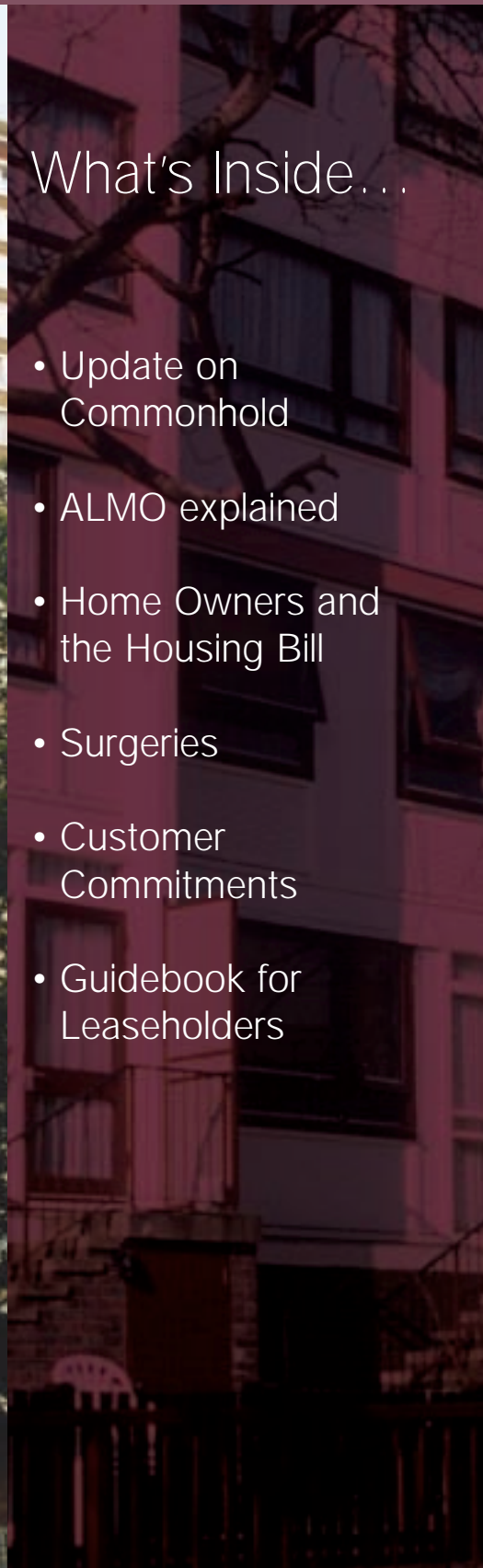


# Islington Home Owner

Spring / Summer 2004



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# Contact us

Home Ownership Services can be contacted Monday to Friday between 9am and 5pm for help and advice on:

- Your service charge account
- How your service charge is calculated
- Making payments and payment options
- Difficulties in paying your service charge
- Your rights and responsibilities as a leaseholder
- Selling your property
- Alterations to your home
- Buying the freehold of your building or extending your lease
- Subletting your home

We're split into four teams

#### East Team

Covers Upper Street and Boleyn Road Area Housing Offices  
Tel: 020 7527 7725 / 7752 / 7758 / 7813 / 7728

#### North Team

Covers Holland Walk and Isledon Road Area Housing Offices  
Tel: 020 7527 7739 / 7756 / 7714 / 7759 / 7727

#### West Team

Covers Central Street Area Housing Office and Hyde Northside (Lyon Street Area Housing Office)  
Tel: 020 7527 7736 / 7716 / 7723 / 7718 / 7742

#### Major Works

(boroughwide)  
Tel: 020 7527 7712 / 7811 / 7731 / 7753 / 7735 / 7704

#### Home Ownership Services

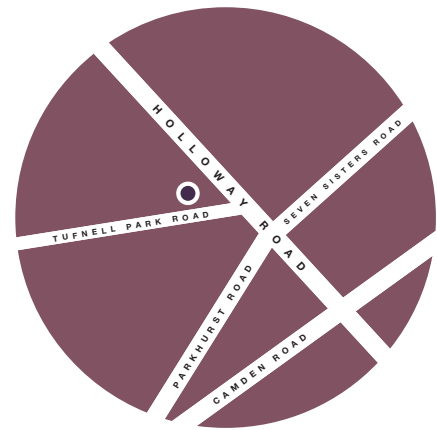
2-4 Tufnell Park Road  
London N7 0DL  
Fax: 020 7527 7733  
Email [homeownership@islington.gov.uk](mailto:homeownership@islington.gov.uk)

We are at the Holloway Road end of Tufnell Park Road, close to the Odeon Cinema, about 10 minutes walk from Holloway Road tube station

Bus numbers 4,17, 43 and 271

There is unrestricted street parking about 50 metres from our office. If you think you may have difficulty attending our offices please contact us to arrange an alternative.

You can also find more information for leaseholders on the council website at [www.islington.gov.uk](http://www.islington.gov.uk) (click Housing, click Leaseholders/Right to buy)



## Update on Commonhold

The Commonhold & Leasehold Reform Act 2002 received the Royal Assent in May 2002. It introduced a range of measures to give leaseholders greater rights in the management of their homes and in relation to service charges. But it is coming into effect in stages. We described the changes to the procedures for consultation for major works in the insert in the last edition of *Islington Home Owner*.

The Act also creates a new form of collective ownership for flats called commonhold. We outlined how Commonhold works in the autumn/winter 2003/2004 edition of *Islington Home Owner*. The most recent changes, which came into effect on 29 September 2003, are to do with paving the way to introducing Commonhold, for example by supporting organisations to provide advice on Commonhold.

For more information, you can try [www.commonhold.com](http://www.commonhold.com) or the Office of the Deputy Prime Minister (ODPM) website at [www.odpm.gov.uk](http://www.odpm.gov.uk). You can access the full text of the Act on [www.legislation.hmso.gov.uk](http://www.legislation.hmso.gov.uk)

# What does the ALMO mean for Leaseholders?



By Richard Rosser, 'Homes for Islington' Director & Leaseholder Forum Vice Chair.

On April 5th 'Homes for Islington', or as many people know it, the ALMO took over most of the responsibility for managing Islington Council's housing stock.

There have been many arguments that the ALMO is simply a move on the way to privatising the whole of our local housing. Therefore many people are deeply suspicious that this is bad news for Islington Leaseholders. I share those suspicions. I think most of us accept that 'the Government' wants to divorce Local Councils from direct involvement in housing. But this is a larger political question and will, ultimately, be decided at a national level. As it stands the Council retains ownership of all the housing stock and is also the sole owner of 'Homes for Islington'. In other words, the Council is still our landlord and still has ultimate responsibility for how our homes are managed.

So what are the local issues? And what do I, as a Director of Homes for Islington, see as being important for leaseholders?

Firstly there is a big step forward in resident participation in how our homes are managed. 'Homes for Islington' is a 'not-for-profit' limited company contracted to manage the housing services. It will be run by a Board comprising 17 Directors, of whom 7 are residents. I was elected onto the Board by the Islington Leaseholder Forum to give leaseholders a voice on the Board. There are two further sub-boards, each of which has a leaseholder Associate Director. As it happens many of the other resident nominees are leaseholders, making a total of some 8 leaseholders on the various boards. It's a bit tricky to explain that, while we do have scope for articulating leaseholder interests, we are not 'reps' in the full sense of the word. Our primary responsibility is to ensure the smooth running of the management service. We can speak on behalf



of leaseholders but must accept collective responsibility, very much as the Cabinet does in the Government.

Nevertheless, I feel that we do have a remit to argue for even greater leaseholder involvement. Leaseholders constitute approximately a quarter of our residents and I feel that we can argue for a bigger representation on the Boards to reflect that proportion. I also feel that we can now call for a separate Leaseholder Compact to mirror the Tenants Compact. In the longer run I think we can argue for funding to promote effective consultation with leaseholders, in much the same way that the Federation of Islington Tenants Associations is funded. None of these things will happen overnight but I think they are legitimate goals for the Forum to pursue on behalf of all leaseholders.



# What does the ALMO mean for Leaseholders?

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So here we are, with a much bigger seat at the top table. Does that mean that everything is rosy in the garden? Probably not. For leaseholders there are storms ahead. Mainly, this will arise from the hugely expanded major works programmes that are planned to raise all of Islington's housing to the Government's Decent Homes standard. For tenants this must be a good thing and there is no way leaseholders would want to argue against raising standards. But we will have to pay increased bills. When these bills come in there is bound to be conflict between leaseholders and the ALMO. This will be especially true if leaseholders feel that the works were unnecessary, badly carried out and overpriced.

However, leaseholders do now have representation at the highest level, which would not otherwise have been the case. I, and my fellow leaseholder Associate-Directors, are committed to ensuring that works are commissioned properly and carried out with good workmanship at a reasonable budget. I know that these aims are fully endorsed by all the whole Board and the sub-boards.

'Homes for Islington' is a fresh start for everybody, including the staff, who are very enthusiastic, and it will be a success if we all adopt new attitudes and embrace policies which put our residents first to deliver a first class service. The job of the Board is to make sure that happens. Even so, change in big organisations doesn't happen overnight and it's going to be a long haul.

That's why leaseholders have their own job to do. Join your local Tenants and Residents Association, set up your own Leaseholder Association, support the Forum, get involved and let the Board know what is happening on the ground. If you don't get involved and you don't speak no one's going to listen. That's why I, Greg Gale and Maggie Kemmner from the Forum, have taken the opportunity of speaking for leaseholders and contributing to 'Homes for Islington'.



# Home Owners and the Housing Bill

The Housing Bill was introduced to the House of Commons in December 2003. The Government expects the Bill to receive the Royal Assent at the end of this year. Some of the provisions in the Bill may affect you as homeowner. The main areas covered by the Bill are:

- Dealing with areas of low housing demand
- Giving new powers to deal with problems of anti-social behaviour in social housing
- Dealing with poor housing by introducing a licensing system for certain houses in multiple occupation
- Helping the supply of affordable housing by modernising some aspects of the Right to Buy process to tackle profiteering, especially by companies who offer incentives to tenants to take up the Right to Buy.

Changes to the Right to Buy include extending the period after purchase during which the discount has to be repaid from three years to five years. This will not affect people who served the Notice claiming the Right to Buy before the date on which this clause comes into effect. So the extended discount repayment period won't affect any existing homeowners who have bought under the Right to Buy.

- Improving the home buying and selling process by introducing Home Information Packs

This is the main change which will affect homeowners. The packs are likely to be introduced in a few years' time. You may recall there was an article about the Home Information Pack in the first edition of Islington Home Owner, when the draft Housing Bill had been published. The Government's idea is to make the way we buy and sell our homes easier by making the seller provide a Home Information Pack which can be provided on request to anyone who is considering buying their property. The seller will have to pay the cost of producing the pack.

At present a lot of information about a property is gathered by the purchaser bit by bit after they have made an offer. The Home Information Pack will bring together all of this information at the start of the process. The duty to provide the Home Information Pack will usually be on the estate agent who the seller has instructed to market their home.

The Bill gives the Government powers to decide what documents and what information are included, and these will cover the information which a buyer or seller would obtain in the normal circumstances of selling a house or flat. The documents will include a "Home Condition Report" which will be a report on the physical condition of the property carried out by a qualified inspector or surveyor.

You can find out more by following the links on the Office of the Deputy Prime Minister (ODPM) website at [www.odpm.gov.uk](http://www.odpm.gov.uk). You can see the full text of the Bill and the explanatory notes on the Parliament website [www.publications.parliament.uk](http://www.publications.parliament.uk). There is information about the Home Information Pack on the Royal Institute of Chartered Surveyors (RICS) website [www.rics.org/public/hip](http://www.rics.org/public/hip)

For more information you can see the Government's press release about the changes on the Office of the Deputy Prime Minister website at [www.odpm.gov.uk](http://www.odpm.gov.uk)



# Surgeries for Service Charge Payers

We introduced surgeries for service charge payers as a pilot scheme in 2002. These are now held over several weeks twice a year after we send out the service charge bills. They run into the early evening so that people who can't come in during office hours have a chance to attend. As the surgeries take place at the Area Housing Offices, most people don't have to travel too far to reach them. Meeting face to face is often the best way to deal with queries.

As the feedback we received from customers from the pilot scheme was so positive, surgeries are now a permanent feature of the service we provide.

The surgeries are a joint venture between Home Ownership Services and the Area Housing Offices. We in Home Ownership calculate your service charges and manage your account, while the Area Housing Offices supervise or manage most of the day to day services you receive in your block or on your estate, such as caretaking or block repairs.

So the surgeries give service charge payers a chance to meet with someone from Home Ownership, to deal with queries about their charges or their account, and with someone from the Area Housing Office to deal with any queries about the quality or extent of the services provided where they live. Usually an Estates Services Officer or a Caretaking Manager from the Area Housing Office attends.

We send out details of the dates and times of the surgeries with your annual service charge bills. So residents can make an appointment at a time that suits them, rather than have a drop-in system, which might mean waiting for staff to be free or for an interview room to be available. We also ask people to give an outline of what they want to discuss so that we can start looking into it before the surgery.



To see what those who came to the surgeries thought about them, we handed out a short evaluation form at the end of the appointment. The data was collected over the three-week period that the surgeries ran for and from the 170 appointments that were carried out. About three-quarters of the forms were filled in and these showed:

- 95% of customers found the surgeries useful
- 77% of customers felt that their query was dealt with adequately
- 60% of customers wanted further information (usually breakdowns of block repairs or a further statement of account)
- 90% of customers found the staff helpful

We also asked in the form for ideas for improving the surgeries, and the majority of the comments we received suggested that they were held more frequently.

As an experiment, to see what demand there is for surgeries at times other than when the service charge bills are sent, we have started monthly surgeries on the second Wednesday of each month at the Central Street Area Housing Office. Customers who want to attend can make an appointment by contacting Central Street on 020 7527 6250. Or email: [cscsa@islington.gov.uk](mailto:cscsa@islington.gov.uk)

# Customer Commitments

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All the different parts of Homes For Islington have set up service standards for the services they provide to customers. Home Ownership Services launched its first customer commitments for the Right to Buy scheme and leasehold management at the end of 2003.

For homeowners, our customer commitment is to do with selling your home and the information about the service charges, buildings insurance and planned major works, and so on, that a seller usually has to provide to the person who wants to buy their property. This is known as the sell-on pack or sometimes "pre-assignment" enquiries. There are many things to do when selling a property and we know that any delays can cause problems and frustration, so our aim is to provide this information as promptly and efficiently as possible. Our aim is to send out the sell-on pack within 10 working days of receiving the fee.

Part of our customer commitment is to monitor performance and to publish the results, and so we have set up a database so we can record how we are performing, and these are the details for the last two quarters of 2003/2004.

MONTH	NUMBER OF REQUESTS RECEIVED	PERCENTAGE RESPONDED TO WITHIN TARGET
September	53	92%
October	60	95%
November	51	92%
December	25	94%
January	54	94%
February	64	95%
March	31	100%

## New Guidebook for Leaseholders

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The Government has produced a new guidebook for leaseholders called Residential Leaseholders – A Guide to your Rights and Responsibilities. It runs to over 140 pages and combines the contents of several previous individual booklets, including "Your right to buy the freehold of your building or renew your lease", " Summary of your rights and responsibilities", and "Applying to a Leasehold Valuation Tribunal." It also contains a list of the main Acts of Parliament that relate to leaseholders, and a summary of those parts of the Commonhold & Leasehold Reform Act, 2002 that have not yet come into effect.

You can download a copy of the guidebook on the Office of the Deputy Prime Minister (ODPM) website, [www.odpm.gov.uk](http://www.odpm.gov.uk). You need to go to the Housing part of the site, then to the "guidance for homeowners, tenants and landlords" section and then select the publications section. Or to order a hard copy, contact :

Office of the Deputy Prime Minister Publications  
PO Box 236  
Wetherby  
LS23 7NB  
Email: [odpm@twoten.press.net](mailto:odpm@twoten.press.net)  
Telephone: 0870 1226236

Home Ownership Services also have a limited supply of the guidebook, so you can contact us if you want us to send you a copy.



## Changes Ahead: offering your former landlord the chance to purchase your home when you decide to sell

Coming out of the review by the House of Commons Committee of the Housing Bill when it was at draft stage, was a recommendation that has been incorporated in the Housing Bill, and which will affect some homeowners of properties originally sold under the Right to Buy.

This won't include anyone who is currently a homeowner, but only those where the Right to Buy sale was started off after the clause comes into effect.

There will be a specified period in which the former landlord must decide to buy the property, or the owner will be free to sell on the open market. The former landlord will also have a fixed period to complete the purchase. If it does not meet the deadline, the owner will be free to sell on the open market. These timescales have been included so that the homeowner doesn't suffer any undue delays.

It's likely that the measures will come into effect late 2004 or early 2005. We will update you in Islington Homeowner.

The proposal in the Bill may, of course, be changed before the Bill is approved, and the consultation period runs to the end of June. But the proposal as it stands is that the owner of a property originally sold under the Right to Buy, who wants to sell it within 10 years of the Right to Buy sale, should have to give the former landlord and /or the local housing authority the chance to purchase it.

You can find the consultation paper on the Office of the Deputy Prime Minister (ODPM) website, [www.odpm.gov.uk](http://www.odpm.gov.uk). You need to go to the Housing part of the site, then to the "Consultation papers" section and then select "Right of first refusal: social landlords to buy back homes offered for resale".

The sale would be at the current market rate. The District Valuer service, which is an independent body, would decide this value if the parties couldn't agree.

The idea is that homes, which were originally sold under the Right to Buy, could become available for social housing where there is a local need.