

## Stay safe and warm

**Householders and small businesses can get free, impartial and independent advice on energy saving from Islington council's energy team**

The Safe and Warm scheme provides heating, insulation and security measures to owner occupiers and private tenants who are over 60, receiving a qualifying benefit, or disabled.

**Grants are available for:**

- **gas central heating (if your home does not already have it)**
- **replacing old, inefficient boilers**
- **heating controls**
- **hot water tank insulation**
- **smoke alarms**
- **other security measures as necessary**

Safe and Warm received a Green Apple award in 2005 for environmental best practice. The grant not only helps residents reduce heating and lighting fuel costs, it also reduces energy consumption and thus greenhouse gas emissions – making it a truly sustainable scheme.

For more information about Safe and Warm visit [www.islington.gov.uk/Housing/PrivateHousing/388.asp](http://www.islington.gov.uk/Housing/PrivateHousing/388.asp)

call the dedicated scheme phone line on 0800 953 1221

or email [energy.advice@islington.gov.uk](mailto:energy.advice@islington.gov.uk)

## Electricity costs

**Good news on energy bills despite the credit crunch**

As you will be aware from electricity bills for your own home, recently there have been big increases in electricity prices. According to Energywatch, the energy watchdog, energy prices for consumers have increased by an average of 38% in 2008.

As home owners, you pay for the cost of electricity to the common parts of the block and/or estate as part of your annual service charge. You may be expecting this part of the charge to go up. However, the good news for home owners is that the vast majority of our electricity supplies are on a contract that is fixed until 31 March 2010. Moreover, the cost of electricity under this contract is 9% lower than for the previous contract. These rates will be reflected in the estimated charges for 2009/10.

## Energy saving in your home

For energy saving tips for your home see the article on page 12 of the main section of the magazine or you can contact the council's energy centre:

**Islington Energy Team Green Living Centre  
222 Upper Street, London, N1 1XR**

**Tel: 0800 953 1221 / 020 7527 2410**

**Email: [energy.advice@islington.gov.uk](mailto:energy.advice@islington.gov.uk)**



# New grounds maintenance provider

## A new provider brings improvements

From 1 January 2009, a company called Enterprise will take over as the contractor the council employs to look after the green areas of our estates. The contract is for four years, with the possibility of a two year extension.

The standard we expect to be maintained in our green areas has been raised to the same level as for Islington's parks and open spaces. This is because residents have said they were unhappy about the difference in quality between the green areas on estates and those in our parks.

At each visit Enterprise will check the overall quality of the area. The two major improvements are:

- grass will be kept much shorter
- litter will be collected far more frequently.

Because of the higher standard the estimated charge for grounds maintenance for 2009/2010 will be about £10 higher than it was for this year. This change will be also be reflected in the actual charges for 2008/2009.

If you have any questions about the way green areas are looked after please contact your Estate Services Manager at your local area housing office. (Contact details are on page 13 of the main magazine.)

# Sending emails to Home Ownership

Please contact us using [homeownership@homesforislington.org.uk](mailto:homeownership@homesforislington.org.uk)

All Homes for Islington staff have their own email address. However, Home Ownership also have an inbox for the whole office. The address is [homeownership@homesforislington.org.uk](mailto:homeownership@homesforislington.org.uk). Please use this address rather than that of individual officers when you send us an email. If you are employing third parties such as solicitors please encourage them to email the Home Ownership inbox too.

The Home Ownership inbox is regularly checked during office hours, and all emails are logged and forwarded to the appropriate member of staff.

# Valuing diversity prize draw

## Helping us improve our services

Congratulations to Ms Calopez of Salisbury Walk, 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 the Home Ownership office, your local area housing office (contact details on page 12 of the main magazine) 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.

# Islington leaseholder fair

## Home owners find out about services on offer

Our second leaseholder information fair took place on 16 October from 2pm to 8pm. This gave home owners the opportunity to speak to staff from Homes for Islington (HFI) as well as to Councillor Terry Stacy, the Executive Member for Housing and Community Safety, representatives from the major works contractors, the advice agency CHAS, a local firm of solicitors, the leasehold advisory service LEASE and the council's Energy Centre.

Thank you to the over 220 leaseholders who attended, especially those who filled in feedback forms. The information in these forms will help us to improve the event if we have one next year.

# A fairer way of calculating concierge costs

## New system where you pay for what you get

Following feedback from residents with concierge systems, the council has agreed that we should change the way we recharge home owners that receive a concierge service. This service includes monitoring the block and estate with CCTV.

In the past we simply divided the total cost of providing the concierge system by the total number of properties that benefited from the service. We then recharged this individual cost to each owned property. However, because some residents on the same estate can receive greater or lesser levels of service, we have introduced three different charges as follows.

This system will mean fairer costs to residents than before as you will pay according to the service you receive.

The change will mean that some of your charges will increase and some will decrease. We will write to you separately if your charges will increase significantly. The changes will be introduced in the 2009/10 estimates which will be issued in March 2009. They will also affect the actual costs for 2008/09, which will be issued in September 2009. The changes will not be backdated for the period before 2008/09.

To find out which category you are in visit the leaseholders section of our website at [www.homesforislington.org.uk](http://www.homesforislington.org.uk) or telephone Stuart Phillips on 020 7527 5127.

Service	A	B	C
Providing a physical presence on site; 'meeting and greeting' visitors to the block and deterring unauthorised visitors	✓		
Providing a general reception and information service	✓	✓	
CCTV camera system management and operation	✓	✓	✓
Opening and closing gates including play areas at times and frequencies determined by the Area Housing Office	✓	✓	
Providing incident reports for Area Housing Office and police	✓	✓	✓
Receiving and holding deliveries on behalf of residents	✓	✓	
Answering intercom calls from residents	✓	✓	
Emergency fire controller and marshalling duties	✓	✓	
Reporting of communal repairs if noted	✓	✓	

# Average service charge costs for the last two years

## Slight increase in annual service charges and decrease in major works bills

The average actual annual service charge bill for 2006/2007 was £738. The average actual annual service charge bill for 2007/2008 was £788. This represents an increase of 6.8%. A comparison of some of the typical charges is given to the right.

Type of charge	2006/2007	2007/2008
Block repairs	£72.10	£77.74
Grounds maintenance	£32.26	£35.92
Caretaking	£218.12	£231.49
Management fee (for a flat on an estate)	£230.99	£253.79

The average major works bill for 2006/2007 was £4,460. The average major works bill for 2007/2008 was £3,785. A breakdown of bills is given to the right.

Cost of works	Number of bills 2006/2007	Number of bills 2007/2008
£1- £1500	796	1325
£1,501-£5,000	1,070	1542
£5,001-£10,000	345	380
£10,001-£15,000	159	126
£15,001-£20,000	103	76
£20,001 +	56	91
Total	2,529	3,540

We are committed to giving you the bigger picture about average service charge costs for our home owners. We are sharing our figures for 2007/08 with other similar housing organisations in London and the South East, and we hope to include information about how our costs compare in a future newsletter.

# 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
We sent you a standard letter regarding your proposed alteration to your property which was not clear about what you had to do.	We reviewed the content of the letter and changed it to make it clearer.
We sent you information about a major works project that gave the wrong year that the works took place in.	We have introduced an extra level of checking before we send information to you.
You sent an email to a member of staff who had left work suddenly, and so you did not receive a response.	We now encourage people to email the office inbox (homeownership@homesforislington.org.uk) rather than individual members of staff.
You told us the wording of the ground rent notice is threatening, and it is not clear if you need to make an additional payment for it.	The wording of the notice is set by the government, but we will make it clear that the ground rent fee is included in the schedule of monthly payments, so that the notice can be ignored.

## Sale and rent back companies

### Beware unscrupulous businesses

Homes for Islington and Islington council is keen to warn residents about unscrupulous sale and rent back companies who may target home owners experiencing difficulties with their mortgage payments.

Sale and rent back is a type of deal where firms buy homes from people, usually at a discount, and then let those people stay on in the property as tenants. These deals are often sold to people in financial difficulty and potentially facing repossession. Sale and rent back firms often tell customers that they will be able to stay in their home, but in reality the tenancy is rarely guaranteed for more than six or twelve months. We are aware that such companies have targeted Islington residents in the past.

A recent report by the Office of Fair Trading has highlighted the risks associated with this type of transaction. Home owners who rush into selling their home to a Sale and Rent Back company may lose considerable

value in their property; they also risk being evicted from their home if the company increases the rent. We urge home owners considering schemes such as this to seek independent advice before entering into an agreement.

Homes for Islington and Islington council urge any home owner facing financial difficulties to keep their mortgage lender informed at all times, be honest about their financial situation and continue to make payments, even if they cannot afford the full amount.

For further details of advice if you are experiencing difficulties with your mortgage and a list of agencies who may be able to help please look at the Islington council website under housing or contact Homes for Islington's home ownership team. (Contact details are on page 10 of the main magazine.)