

**Haringey Leaseholders' Association  
Annual General Meeting  
Wednesday 17 September 2008, 7pm, Civic Centre, Wood Green**

**1. Welcome and Introduction**

Paul Bridge, Chief Executive of Homes for Haringey was welcomed, as were all leaseholders present. The large turnout was noted.

**2. A report on the past year for the HLA**

The Chair reported that the last year has been one of the most active and successful that the association has ever had. Since July 2007 the committee has met every month except two, and been quorate every time. The four offices have been continually filled, with Russell Chater taking over from Sarah Rooney as Secretary in May this year. We also had an important general meeting in February.

The HLA continues to be the first port of call for many distressed leaseholders - having handled over 100 phone-calls to the 0845 number as well as considerable email and postal correspondence during the year. Some of the cases reported are disturbing.

The Outreach programme has started to take off with interest in local leaseholders associations being shown by leaseholders at Saltram Close, Stamford Close, Milton Rd and elsewhere - enabling the HLA to start functioning as a true umbrella organisation. This work will only become more important as we enter year two of the DH programme and several hundred more leaseholders are affected. The Chair suggested that leaseholders might wish to look at a tabled sheet to see if their property is included in the Decent Homes programme.

This Chair reported that we also followed up our high-level meeting with HfH which led last year to the policy change on windows. As a result we negotiated an arrangement with HfH whereby a mail-out from us was included in both the estimates and the actuals sent out in April and August this year to all leaseholders. This is only the second time in our history that the HLA has been able to communicate directly with all our membership and it has greatly increased our profile and recognition.

It was reported that we had over 100 people filling out standing orders from the first mail-out, and so far over another 20 from the second . as they are still coming in. This is important because it gives us a degree of financial independence from HfH. If necessary we can now go it alone which we could not have done 18 months ago. It was noted, however, that there had been an initial problem of standing orders being put through monthly instead of yearly by banks and leaseholders were asked to check their bank charges. It was noted that

XXXX ó the name of our former Treasurer has been removed

individual thank you letters had been sent to all of those who contributed after the 1<sup>st</sup> mail-out and that the same will happen for the others as well. The Chair reiterated that such funds make a huge difference, and those who had contributed were thanked again. It was noted that the HLA carries out excellent work on behalf of all leaseholders whether they have paid or not, and its considerable workload is borne by volunteers who all have other demands on their time. Free-loader issues were noted, as was the fact that the HLA would like to do so much more. The Chair reported that this is why a change in the HLA funding structure is so vital . a point that is returned to later.

It was noted that the HLA has also sent individual letters to many leaseholders affected by year 1 of the DH programme, giving them information before they had heard anything from HfH and to all leaseholders in year 2. This is because we firmly believe that leaseholders should be given timely information and told in advance as much as possible about what lies ahead.

In addition, the committee has created a new website and put forward proposals for a new constitution. HLA have also had a major input into the new payment options available to leaseholders, into the consultation arrangements for the DH programme and, of course, into our big success - the change in policy on windows.

The Chair said that she wanted to take this opportunity, with the Chief Executive present, to put in a plea for true partnership. It was noted that despite the difficulties, HLA have maintained a positive constructive attitude but we are not listed as partners in the guide to residents. This was removed despite our objections expressed at the Asset Management meeting and at the leasehold panel.

The Chair returned to the issue of finances. It was felt that funds of £700 made available when 1 million is being spent each week by the council was laughable. The Chair asked how we are expected to be able to make a meaningful contribution to the debate? The problem of free-loading was again raised with too much work falling to too few which is not sustainable. The possibility of taking a tip from judge politics was mentioned . with a move to opt-out and not opt-in. The possibility of HfH collecting £20 from leaseholders along with service charge was also mooted.

The Chair offered her thanks to the other HLA committee members and other regular attendees and reminded leaseholders that meetings take place on the first Friday of each month and that all are welcome.

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### 3. Treasurer's Report

The Treasurer reported that it had been a good year for the HLA's finances. Although it was noted that we continue to be terribly under funded considering the work the HLA does, we have had some notable successes in mobilising the support of our membership.

It was reported that the gamble the HLA took in paying up-front for the costs of the windows campaign was rewarded by the number of leaseholders who responded by sending in cheques and cash to help us. This covered our costs and made a small profit as well as achieving an important result in changing policy: It was worth it!

Even more importantly, for the first time in our history a solid number of leaseholders are paying their contribution by annual standing order. There are now over 120 leaseholders who have paid and the Treasurer thanked them - stressing that such support gives us a platform for the future and guarantees our independence.

The Treasurer reported that we were also able to cover the printing costs for two mail-outs included with the service charge estimates and service charge actuals from Homes for Haringey by securing our continuing recognition as the borough's representative leaseholder umbrella group.

It was noted that the audited accounts are not yet ready, but that they will be ready for the next general meeting. However, a handout entitled ~~Receipts and Payments~~ was distributed which summarised what happened in the last financial year and showed that the bank balance has increased substantially. This was partly due to the repayment of a £2,000 loan to the Limited Company account but, more recently, it is also due to the impressive results of our efforts to encourage standing orders. We now have over £6,000 in our Association account as well as over £2,700 in our Limited Company account after receiving the final instalment of a grant.

The Treasurer stressed, however, that although this might sound as though finances are healthy, it is nowhere near enough to allow us to do what we really need to do, namely, re-open our advice centre. For this we are going to need a step-change in the way we are financed. Even £20 from every leaseholder would be a very tight, but perhaps realistic, budget of £80,000 per annum for running a small office and employing a qualified legal advisor. We know from our questionnaire that the idea of a levy has overwhelming support from the leaseholder base. Leaseholders have shown by their support that the need is there for a properly funded leaseholder organisation. It is now up to Homes for Haringey to help us turn that into a reality.

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#### **4. Election of Officers and Committee**

After putting the vote to the leaseholders present, the following decisions were confirmed:

Sue Brown was voted in as Chair  
Emekah Ekeowa was voted in as Vice Chair  
XXXX (see footnote) was voted in as Treasurer  
Russell Chater was voted in as Secretary

#### **5. Approval of new Constitution**

The current Constitution was distributed and it was noted that it had been on the HLA website for some time. The Chair opened up to the room the following amendments:

Under 5. Membership: a) the current wording reads:

~~All Council leaseholders are automatically members of the HLA and have the right to attend and participate in general meetings, unless they have been expelled from the association.~~

The possible proposed amendment to read:

~~All members are entitled to a basic level of services provided by the association. However, only those members who have paid at least the minimum recommended annual contribution for that year either to the association or to an affiliated local association or group are eligible for election to the committee and for the full level of services provided from time to time by the association.~~

There was various discussion in the room. One comment was that in trade unions, an individual can only benefit from specific/individual advice if they have paid up. It was noted that at present a standing order form was sent to leaseholders, whilst other options of payment included bringing payment to the monthly committees or sending payment to the HLA PO Box address. The Chair reported that HLA had sent out 4,500 letters with membership/standing order information to leaseholders and that just 120 leaseholders had returned the standing order to date. The possibility of all leaseholders automatically paying £20 with their Service Charge was raised, and this possibility was put to Paul Bridge. It was discussed that HfH should consider the possibility of membership payment through the Service Charge and that HLA were willing to work with HfH on this if they were also willing.

Further discussion included the possibility of HLA having someone on the panel specifically dealing with membership, whilst the possibility of getting funds from local groups was also raised, which the majority present were in favour of.

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A member of the council was allowed to offer the opinion that unless we changed the constitution to the new wording and have this 2 tier membership, we would not know who was and wasn't supporting us.

Nick Martin-Clark asked the room to think carefully about the implications and potential problems of a 2 tier membership . with those who had paid and were eligible for certain benefits, and those who were not . a kind of 2<sup>nd</sup> class leaseholder. Nick said that leaseholders could show their support in ways other than payment (e.g. attending meetings), and the intervention from the council in trying to influence on the HLA Constitution was noted. After further consideration, the majority of the room voted in favour of keeping the current wording.

Under 7. Officers: c) the current wording reads:

The Chair has full discretion in taking such an action unless it is inconsistent with previously agreed policy.

The possible proposed amendment to read:

The Chair has full discretion in taking such an action so long as it is consistent with previously agreed policy.

There was discussion in the room, with the point raised that HLA is an independent organisation and that as such, HfH should not be intervening in any way . not least because such intervention is unlikely to be in leaseholders' interests. After further consideration, the majority of the room voted in favour of keeping the current wording.

#### **6. Keynote speaker: Paul Bridge, Chief Executive of Homes for Haringey, followed by a Q&A session**

Paul informed the room that he had only been in the post for 4 months and offered his congratulations and thanks on behalf of HfH to the Chair and the HLA team for the work that was being done. It was noted that there were several HfH Board members present and that it was unlikely that Paul would be able to answer all questions.

Paul reported that he had a long track record in his area of work, having spent 15 years working in London boroughs and having previously established 5 housing association boards. It was reported that as HfH had achieved 2 stars, they were able to access funding from the Government for the Decent Homes programme. There will be a re-inspection in 2010 and Paul wants leaseholders to feel that HfH are delivering a good service. Paul reported that he had already visited several estates and was happy to visit estates on request. He recognised that there are cases of both good and bad service.

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Responding to the query over whether the voluntary £20 HLA membership fee could be included with the Service Charge, Paul said that he would look into this as he did not know the detail around this. He did say, however: I would like to assist you in whatever way I can to fund you properly.

Paul congratulated HLA on achieving the change in policy in relation to windows, which he felt was a better deal for leaseholders.

Although it was reported that HfH carry out approximately 70,000 repairs per year and that the majority are carried out well, Paul reported that he had identified the repairs service as an area to particularly improve upon.

Paul also recognised that the Estates walkabouts were not yet as effective as they could be and that issues raised by the walkabouts need to be actioned in a more timely fashion. Paul reported that he was working with Jackie Thomas on this area.

The meeting was then opened up to questions from the room, and it was noted that the council would also be keeping a record of the issues raised.

#### Questions and Answers:

Q1) The question was raised that we are now in a very different financial climate than when the Decent Homes programme started. For example, a number of leaseholders are now unable to re-mortgage to raise money for work. The council was asked how it was responding to this.

A1) Paul recognised the current climate and said that there were a range of payment options available. However, the council said that they would be happy to look at further options. Paul said that we should expect value for money and have the right to challenge work and costs . saying that if there are problems, then clearly we shouldn't pay.

Q2) The high cost of service charges in high rise blocks was raised . with bills of £2,500 or more being quoted. It was also reported that some of the money from the service charge was going to areas that did not seem relevant (e.g. CAB, magazines etc).

A2) Paul said that he would look into the service charge costs of high rise blocks in other boroughs and compare charges.

Q3) A resident from Jillock House reported that a roof problem had been reported and that the response to dealing with it had been poor. There was concern as the longer the problem is left, the more likely it is to get worse and thus be more expensive to fix.

A3) Paul responded saying that the council was looking more at planned and preventative maintenance rather than patch repairs, but that they would be happy to investigate further.

Q4) One leaseholder raised the issue that new windows had been put in recently and it appeared new ones were going to be put in again.

A4) Paul reported that new windows would not be installed if new ones had recently been installed, and that the council was not looking to replace things that don't need replacing.

Q5) A leaseholder from Gavin House cited an example of paying £468 towards an entry phone that they do not even use, and generally saying that service charges were not value for money.

A5) Paul said that if any leaseholder felt they were not getting the right kind of service, they should contact the council.

Q6) A leaseholder from Somersby Road reported that HfH staff made it impossible to conduct a resident programme and that they were about to go to a local Ombudsman as there were felt to be major failings within HfH.

A6) Paul expressed his concern at this and said that he would arrange a meeting to discuss the issues.

Q7) A number of leaseholders raised the issue of high service charges and the value for money that they received. Inconsistencies of service charges were also raised.

A7) Paul said that he was happy to look into individual issues.

Q8) A leaseholder from Norman Court raised the issue of digital aerials - asking why we need them and why will it cost so much? Questions around increased payment options, more advance notice of large bills and making use of scaffolding from other work to install the aerials were also raised.

A8) Paul said that he took the point on better notice for large bills. With regard to the digital aerials, he said that he would have to come back to us. However, he pointed out that although there might well be advantages to make use of existing scaffolding, the phased work schedule of works might be at odds with the timetable required for the implementation of the digital aerials.

Q9) A leaseholder from Thomas Hardy House reported that when they bought their flat (not from the council) 5 years ago, their service charge was £800. They

reported that their service charge was now £2,500! They also reported other extortionate bills . such as £36,000 per year for cleaning!

A9) Again, Paul said that he was happy to look into individual issues.

Q10) A leaseholder raised the point that if we are able to opt out of windows, then why not also aeralis? It was thought that Islington leaseholdersqhad done this and that they paid just £75 per year for Sky.

A10) Paul said that he would look into this point.

Q11) A leaseholder from Saltram Close said that they had had a private survey done on their windows and doors and the survey had indicated that there was nothing wrong with them. The fact that leaseholders should only pay for repairs, and not improvements was raised . as was the fact that the new windows put in were often not as good quality as the existing ones.

A11) Paul said that he would look into this point.

Q12) A leaseholder from Knowle Park estate reported that the number of properties on the estate seemed to vary yearly, and it seemed that some were subsidising others with extortionate and inconsistent service charges. The fact that the council did not seem to keep a history of incidents was also raised, as was the fact that no one ever seems to be responsible for following through on issues. An example given was that the leaseholders flat had flooded 19 times!

A12) Paul said that he would look into these issues and would clarify the number of properties on the estate.

Q13) A leaseholder from Knowle Park estate reported that some pods needed to be replaced due to asbestos contamination and there were queries and concerns over who should do this and how safely it would be done.

A13) Paul said that asbestos contamination should have been raised by the solicitors when the flat was bought.

Q14) A leaseholder reported that there were no recycling facilities on their estate and that vandals (often from other estates) caused the majority of repair/cleaning work - and thus charges. It was reported that there had been numerous complaints already made to little avail.

A14) Paul said that he would be happy to look into the case.

Q15) One leaseholder raised the point that Haringey council is one of the worst councils for collecting council tax.



A15) Paul informed the leaseholder that council tax is collected by the council and not HfH, but that he would report this point back.

Q16) A number of leaseholders raised the point that the colour A4 magazine was no doubt very costly to produce, and they would rather contribute to a cheaper black and white handout . or even an email.

A16) Paul said that he would provide quotes for the cost of different types of newsletters.

In summary, Paul said that he would try and give proper responses to all the issues raised and that he was committed to working with leaseholders.

The HLA Chair stated that the HLA also looked forward to working with Paul . particularly on funding.

## **7. Any Other Business**

There was no other business.

The meeting closed at 9.20pm