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HARINGEY LEASEHOLDERS ASSOCIATION

MINUTES OF THE ANNUAL GENERAL MEETING HELD AT HARINGEY CIVIC CENTRE, WOOD GREEN, N22 ON SATURDAY 25 APRIL 2015

Present: Sue Brown (Chair), Nick Martin-Clark (Treasurer) (NMC), Peter Gilbert (Secretary) (PG) and a total of 16 other members of the Association

1 Opening Remarks

The Chair advised that because the meeting was not quorate for a General Meeting it would not be possible to confirm the minutes of the previous AGM or to hold elections for officers. She did not know the reason for the low attendance and it was the first time in the 15 years of HLA's existence that the AGM had been inquorate. The officers would make another attempt to hold a Special General Meeting to transact formal business, but if that meeting too was inquorate there might be no alternative but to dissolve the Association.

Mrs McKenna commented that she had only heard of the meeting through a recent telephone call. NMC said that the only difference between the prior notification for the 2015 AGM and previous years was that, as HLA was now de-recognised, the notice of the meeting was not supported by HfH and had not been included with the notice of the estimated charges for 2015-16. Possibly some leaseholders were tired of the struggle. As HLA's purpose was to help leaseholders, if leaseholders did not feel able to support the Association it might be time to wind it up. Possibly this was what HfH wanted. An inquorate, defeatist, powerless body which was not capable of bringing about change for the benefit of leaseholders.

As a number of guest speakers had been invited, it was agreed to proceed with an informal meeting. The Chair added that she and NMC would continue to consult HLA's solicitors about legal action to enable the appeal against de-recognition to be heard and would then trigger such action once a quorate Special General Meeting so agreed.

2 Chair's Report

The Chair gave her report for the year ended 31 March 2015. She said that, at the end of yet another eventful year for the HLA, it unfortunately was again back in the position of being de-recognised by HfH because of a highly questionable so-called investigation using extremely biased and unfair methodology. This time, it had been carried out by the Resident Scrutiny Panel, which was supposed to be an independent panel of residents but whose members had shown themselves anything but independent. They had been leaned on heavily by HfH, who once again had made up the rules to suit themselves as they had gone along. With leaseholders' support, the Committee was going to fight back against this latest attack on residents. The reason that HfH disliked the HLA so much was that HLA did fight back and stand up for residents' rights, which was what HLA was there to do. She

DRAFT

added that the Committee would tell leaseholders about this later in the meeting. The Chair added that on this occasion HfH had turned the attack on the HLA into an attack on her personally, maligning her reputation and saying that she was personally responsible for all the wrongdoing of which they had falsely and without any evidence accused the HLA. On that basis, questioning her personal integrity, HfH had got her thrown off a couple of other committees and panels to which she had belonged and which were nothing to do with the HLA. She would be taking personal legal action to clear her name, but that was a matter for her personally, not for the HLA.

The Chair added that, despite HfH's attempts to throw HLA off course, the Association had managed to help a great many residents in the past year. In particular, HLA had been helping residents on a number of estates to challenge HfH on the astronomical costs of major works. HLA had received complaints and requests for help from people on several estates in different parts of the borough and had put them in touch with other residents of their estates and with people of other estates with the same problems. HLA had attended their meetings and had offered to help with costs for surveyors, etc. She continued that HLA had always said that one leaseholder complaining to HfH would basically be ignored but that a whole load of people complaining as a group could not be ignored, the larger the group the better. The main reason for the existence of the HLA was so that leaseholders could stand together and be listened to.

However, said the Chair, in order for HfH to take HLA seriously HLA had to demonstrate that it had the support of leaseholders. One of the excuses that HfH had given for the latest de-recognition was the HLA could not prove that it had the support of 60% of its membership, the standard that HfH demanded for the recognition of residents' associations. That would not be a problem for residents' associations on one estate, where residents lived next door to each other and a bit of door-knocking could get the necessary signatures showing support. However, it was very different for an umbrella organisation like HLA, which represented one particular type of resident across the whole borough. 60% of HLA's membership would be round about 3,600. The Committee could not go and knock on 3,600 doors and, if they tried, that would take up the whole of Committee members' time, rather than allowing them to help individual leaseholders, which was probably HfH's whole idea for imposing that condition for recognition. However, the Committee was going to try to collect signatures showing support from a significant number of leaseholders so that HfH would not be able to ignore it. The Committee was going to have to ask leaseholder members whether they could help with this, for instance by getting signatures from other leaseholders on their estate. If the Committee did not get evidence of support for HLA, there was a strong possibility that the Association would not survive and that leaseholders would then have no independent voice to support them. HfH was now carrying out a consultation to set up its own version of

DRAFT

leaseholder support, which would of course not be in the slightest independent. The Committee would discuss this further later in the meeting.

The Chair went on to say that it was a shame that HfH had decided to de-recognise HLA when they did because things had just been starting to go well. HfH had given HLA access to use one of their offices to run an advice service one day a week. After a slow start, this had just been beginning to build and leaseholders had been coming along weekly to seek help and advice when the rug had been pulled from under HLA's feet and HLA had been banned from the office. NMC had offered to keep running the advice service from his own home but it was really not fair to expect him to keep doing so indefinitely. Not being recognised had also blocked the Committee's ability to communicate with all 4,500 leaseholders, as they had been used to piggybacking HLA mailouts on Home Ownership Team communications. To do such a mailout would cost the HLA the best part of £2,000 a time and the Association did not have sufficient income to afford that expenditure. HLA had also been blocked from using rooms in the Civic Centre for its meetings, which was why the meeting was taking place at Wood Green Social Club. The Civic Centre tended to be easier for people to find and had been given to the HLA free of charge.

However, the Committee was fighting on. Thanks to the financial support from HLA's members, HLA was able to continue without HfH. HLA still tackled HfH on behalf of its members. Despite all HfH's efforts, they had not managed to get rid of HLA. The Committee would go on and on as long as HLA's members wanted them to. They did need a clear message from leaseholders that they wished the Committee to continue and that they wished HLA to represent and support them. That was what the Committee would ask for from leaseholders.

SB added that she was going to stand down from the Chair as she was involved in some other community projects which were taking up a lot of her time, and she also had her legal case against HfH to deal with. However, she would not be going far as she would like to stand as Vice Chair and would thus still be around to give the Committee the benefit of her 15 years experience with HLA. She would not let HfH shove her out of the door, which is what they were trying to do. She went by what leaseholders, not HfH, wanted, and she hoped that leaseholders still wanted her to be involved.

The Chair concluded her oral report by thanking everybody present for the support that they had shown by coming to the meeting. She hoped that leaseholders could continue to all stand together.

3 Outreach and canvassing support for Special General Meeting

The Chair said that, if there was no support from leaseholders, HLA would not be able to continue. This was the lowest attendance for a General Meeting in HLA's history and was not a good sign. However, the Committee intended to make one more effort to call a Special General Meeting.

DRAFT

NMC asked who would help the Committee try to persuade leaseholders to attend and whether they would knock on doors in their own block or also canvass leaseholders in other blocks near them. Mr Innocent Okoli said that he was willing to help.

In discussion, one leaseholder said that people mixed up HLA with HfH. Tan Ahmet (TA) said that leaseholders did not realise that HLA was an independent body. Another leaseholder said that the Committee needed to make more people aware of HLA, and promised to canvass support. The following points were made:

- HLA should give examples of case studies showing how the Association had helped leaseholders.
- Leaseholders thought that HLA was part of HfH because the mailings had come with HfH mailings.
- HfH had a loud voice which drowned out individual leaseholders.
- HLA should change the strap line on its headed paper. SB replied that the HLA Committee were themselves leaseholders.
- TA said that possibly people didn't find out about HLA until they had a problem. The CAB was another organisation in difficulty.
- The Chair said that the Committee members were perfectly willing to continue but needed the support of leaseholders.
- Rita Batzias said that HLA had originally been meant to be for leaseholders from Haringey Council and that leaseholders from other bodies did not think that HLA could help them. The Chair said that HLA had from time to time helped private leaseholders.

The Chair asked the meeting whether the Committee should try to arrange a quorate Special General Meeting. By a show of hands, the meeting agreed unanimously that the Committee should do so.

4 Guest Speaker

The Chair introduced Damian Tissier, the Independent Tenant and Leasehold Adviser for the Love Lane Estate, who had been appointed by Love Lane Residents Association.

Mr Tissier said that Love Lane Estate was situated opposite Tottenham Hotspur FC's ground. As part of a large regeneration scheme which was planned to incorporate 1200 new homes, it would be knocked down and rebuilt. The master plan for the development had been agreed and the Council would appoint a development partner. An initial demolition notice had been served on all residents, and the process of Haringey buying back the properties had started.

DRAFT

In time, a number of estates would be affected by regeneration projects which would be developed across Haringey. Leaseholders on these estates would be affected. Mr Tissier said that leaseholders on these estates and across the borough needed a strong independent voice as a collective body. In Enfield, the Ponders End Road project had its own separate leaseholder group. Classic cases of regeneration schemes included Highgate and the Elephant and Castle, and there were local campaigns in relation to individual schemes across London.

Typically, a regeneration scheme took 10 to 15 years to implement, and the earliest estimate for the completion of the Tottenham High Road West regeneration project was 2025.

Ultimately, leaseholders on the estate would have to sell their property. There was some legal protection which ensured that the leaseholder would get compensation. The leaseholder should try to make sure that the compensation was above the minimum level permitted. Also, the Council would try to revalue the leasehold property. This was not an exact science, and the value was for negotiation, though the Council would try to pay on the lowest basis. The question then arose of how the leaseholder would be able to afford the new property that the Council was offering, ie how to bridge the gap between the value of the old and the cost of the new. The Council was considering a shared equity scheme. The detail of such a scheme was very important and the leaseholder would need to make sure that the scheme did not involve him or her in any additional costs. Mr Tissier emphasised that leaseholders should get the right advice.

One of the possible choices might be for a leaseholder to exchange his or her residence for a similar property owned by Haringey. Leaseholders should organise together so that they could get the best possible deal and learn from each other's experience.

There were good and bad ways to deal with the problem of blight whereby the leaseholder would not be able to sell his or her home at the market price. Some unscrupulous people offered to buy out the leaseholder cheaply so that they could then get compensation for the property. Residents were entitled to compensation at 10% above the current market value, while non-residents were entitled to 7.5% above the current market value. Mr Tissier commented that leaseholders and tenants did not trust Haringey Council.

Mr Tissier said that the first leasehold offer which Haringey had put forward contained some good clauses, including the shared equity option, and others which needed to be improved. He advised that in any door-knocking campaign HLA should initially go to estates which were the subject of regeneration.

Asked by Grace Lungu whether a leaseholder would be allowed to buy the whole of the equity in the new property, Mr Tissier advised leaseholders to buy as high a proportion of the equity as they could, unless property prices were expected to go

DRAFT

down. When the leaseholder came to sell the new property, the Council received the proportion of the sale price for the equity that it still held. He advised leaseholders to buy more equity as and when they could, bearing in mind that they would be buying against the value of the property at the time that they were buying the instalment in question.

Mr Tissier advised that the period for which shared equity would last was under consideration. He said that the Council wanted to avoid confrontation, although they ultimately had the right to negotiate a price under CPO regulations. He said that the Council paid for the leaseholder to get independent advice and re-emphasised that it was important for leaseholders to get good advice. Leaseholders should share information, as they were stronger collectively than individually.

A female leaseholder from Broadwater Farm said that the problem was to try to get a better deal. She said that HfH was trying to bring her property up to Decent Homes standard and she had to pay up to £5000 for the work to her roof. Leaseholders wanted to get the best deal for the charges they paid. HfH was paying the same person to carry out electrical work and to return to repair any defects. Mr Tissier said that one leaseholder needed to find inconsistencies in the charges and to draw them to the attention of others. It was important to make a close check on work that was done.

Mr Tissier said that charges to leaseholders were not unique to Haringey. It was worthwhile for HLA to talk to other leaseholder Associations, as well as to private sector leaseholders, so as to check costs and to improve the quality of work. The only way to improve the quality of repairs was for leaseholders to share their experience in order to get a fair deal and a proper standard of service. They would also get a better deal for tenants as the service from Homes for Haringey improved across the board.

Mr Tissier repeated that the initial offer to leaseholders was not a bad starting point and that he would be working with Love Lane Residents Association to improve it. He concluded his talk by saying that leaseholders needed a strong borough-wide Association.

Mr innocent Okoli said that last year he had volunteered to visit other leaseholders. Leaseholders were not getting a good service from the Council. It was difficult to find out which resident of blocks were leaseholders rather than tenants.

5 Addresses by Parliamentary Candidates

Stefan Mrozinski (Conservative candidate for Tottenham), Dr Turgut Ozen (Lib Dem candidate for Tottenham), Gordon Peters (Green Party candidate for Hornsey & Wood Green) and Catherine West (Labour candidate for Hornsey & Wood Green) each answered the following three questions and gave a brief address to the meeting.

DRAFT

5.1 Would you support legislation which would give leaseholders the right to be consulted if there is a proposal to transfer properties from an ALMO to a Housing Association?

5.2 Would you support guidance to ALMOs/Housing Associations that, in their terms of governance, eg their articles of association, non-resident leaseholders should have the same rights as resident leaseholders to sit on the Board and to vote in elections for the leaseholder member of the Board?

5.3 The term of office of the local ALMO, Homes for Haringey, is due to end on 31 March 2016. Haringey Council Cabinet is investigating possible options for the future management of the housing service in Haringey and will, we understand, put forward its proposed option in the autumn. Would you agree that, as part of the overall proposal, leaseholders as a group should take over the management of the present Home Ownership Team, which manages the provision of services to leaseholders?

The candidates then answered questions from the floor of the meeting as a panel.

6 Closing Remarks

NMC informed the meeting that he intended to organise door-knocking to drum up leaseholders' interest in attending a Special General Meeting of HLA.

The Chair thanked the officers and Committee for their work over the past year.

The meeting closed at 1.20pm.