

THE HYDE GROUP
CENTRAL HOME OWNERSHIP PANEL
MINUTES OF MEETING HELD ON 7 FEBRUARY 2017
AT PARK STREET FROM 6.00PM - 8.30PM

1.0 Welcome, Introductions and Apologies for absence

1.1 Apologies were given from 2 members. Introductions were made by all.

2 Declarations of Interest

2.1 No declarations of interest were received.

3 Minutes and Matters Arising

3.1 The minutes of 1 November 2016 were approved by all as a true record with no amendment. The action list was discussed and updated. Outstanding actions to be added to this meeting's action list as per below.

4 'Second Steps' – Resales & Staircasing Manager

4.1 Hyde's Resales & Staircasing Manager introduced herself and her role within Hyde New Homes.

4.2 Second Steps was launched as a scheme last August, to help enable London shared owners to purchase another property. The conditions of the initiative were explained and presented on, as well as the process.

4.3 One of the conditions of this initiative set by the Greater London Authority (GLA) was that the household earnings are below £90,000 salary.

4.4 It was noted that the condition set, that the property purchased must be freehold and below £395,000 in London, may not be possible. It was confirmed this was another stipulation by the GLA.

4.5 The shared owner of Hyde should look at properties on the open market and inform Hyde of the one they would like to purchase. Estate agents were quite wary of the process in the beginning but now they understand that Hyde are cash-buyers and that the process is not as long as first expected.

4.6 The reasons for offering this initiative were discussed and how Hyde are able to offer the scheme.

4.7 It was confirmed that the house would be bought outright by Hyde and then offered on the same shared owner basis to the resident wanting to move. It would be offered on a 125 year lease and stair casing was still available. So far, three properties have been purchased. The residents have been overcrowded and wanted garden space for their children. Hyde are expecting three more completions before April and another five are looking for properties currently. The equity collected on their first shared ownership property has enabled them to upsize their mortgage.

- 4.8 A challenge noted so far was that some potential buyers have been gazumped due to the speed of confirming the purchase. Quite a few shared owners have applied for the initiative but some have not got through the financial assessment and some were not able to upsize their mortgages. Some shared owners have not been able to take part in the scheme as affordability was an issue in their current borough and could not move due to work/school location, or the cost of travelling in from outside of the borough.
- 4.9 This initiative was offered only to Southern and Hyde by the GLA. However, Southern have a higher allocation of 50 units to be purchased before March 2018 and a property price cap of £750,000. There is no scope to renegotiate with the GLA regarding unit amounts at this point in time. If the scheme is successful and our 18 unit allocation complete before 2018, we will renegotiate again with them. Southern finishes at the same time, but were given the scheme to pilot one year before Hyde. They have completed on 18 sales, however, they are advertising to other Housing Association shared owners. Hyde have approximately 3500 shared owners overall, 1000 now leasehold (i.e. 100% of the ownership has now been purchased). There are approximately 1200 in London. Hyde are ensuring that Hyde shared owners are offered the allocations first as a priority.
- 4.10 The majority of shared owners on CHOP had not heard of the scheme. It was confirmed that an email out and mail out to all London shared owners were completed in September and November 2016. Email addresses are however, still not registered for every shared owner on our system. It was suggested that the timing was maybe not correct, as just before Christmas. An offer was made to advertise to Bermondsey Spa TRA and to advertise on the OAK. It was also mentioned that the newsletter sent to shared owners has also not been received by at least two of the members. **ACTION**
- 4.11 A suggestion was made to possibly highlight in the leaflet that this scheme ends in 2018 as most residents may put the leaflet away for a later date when they are ready to upsize. **ACTION**
- 4.12 Hyde are currently in consultation with the Homes and Communities Agency to gauge whether they would be interested in setting something similar up outside of London.
- 4.13 The Chair related some queries on the scheme from an absent member regarding why it was thought that shared ownership is no longer as desirable as in past years. A Cambridge Report was produced that had researched and consulted with shared owners about a number of factors. The result was reported that London shared owners were not able to afford stair casing or to move and were in need of a bigger shared ownership property, which was not easily available. The link to this report will be sent to CHOP. **ACTION**
- 4.14 A statistic was given that 220 shared owners have stair cased this financial year and 150 shared owners that have resold their property. It was asked if SB could provide more statistics on the percentage of shared owners that have stair cased and the barriers. This was marked as a future agenda item and **ACTION**. The agenda item will also include the voluntary lease extensions offer.

5 Service Charge Project Update

- 5.1 CHOP were given an update and overview of the Service Charge project, and were also given some background for the observers.

- 5.2 Hyde will start putting the costs and invoices into the new system inform April 2017, ready for 17/18 actuals. 25% of the initial inputting will be works orders and information from the Northgate system and then the rest will be put in from Oracle (finance system) later.
- 5.3 Hyde are in the final testing phase at the moment and building some training and processes for staff so that we are ready for it to go live. It was confirmed that everything seems to be going well so far.
- 5.4 The group was updated on the new three month project plan for reconciliation so that everything is up to date by March 2017. This will include some managing agent issues and anything outstanding from 2015/2016.
- 5.5 It was confirmed that a separate project team are working on the service charge project and that very little staff resource has been taken out of the actual service charge team for it. The new Head of Service Charge holds weekly management team meetings and every milestone on the three month plan has been hit. The whole team is committed to improving the service and the new leadership has been very productive. The team is aware of the backlog and there is a clear plan in place to rectify the outstanding issues.
- 5.6 2017/18 estimates are due to be delivered to residents in late February. Reconciliation for 15/16 has been completed except for 52 schemes. It was asked if CHOP could see which schemes were still left to reconcile and why, as there may be a trend. **ACTION**
- 5.7 The in house reconciliation is due to be completed by 3 March. All outstanding actual statements are due to be issued to residents by the end of March. The exact date will need to be checked.
- 5.8 To achieve the 3 month plan, the Service Charge Team has been split into three work streams; regular Hyde reconciliation, complaints and enquiries and managing agent reconciliation. In April, there will be another discussion on how these key tasks are managed going forward. It was decided that area based work streams are not viable, as one staff member would have to cover all the work streams as above for one area.
- 5.9 Service Charge pages on the website are being updated and the team is working on a new communication plan moving forward. CHOP will be involved in website page changes and communications plan after April. **ACTION**
- 5.10 Hyde is addressing the quality of the responses to enquiries and complaints in Service Charges at the moment.
- 5.11 It was confirmed that it will take some time to improve noticeably but we will get there. A member noted that staff need to improve inter team communication too, for example, income recovery. This was confirmed to have been addressed in the improvement plan, but we will need time to make it work. It has felt like constant catching up, but new Head of Service has made correspondence a top priority.
- 5.12 An issue was raised regarding different staff members having set the budget every year, due to high staff turnover, for example in Bermondsey Spa, and the information gets lost or misconstrued by the replacing member of staff. It was responded to that Hyde are working on process improvements and where we were unaware of who set what and why shouldn't happen going forward. However, there is a new internal filing system, so even if there is a change in staff, all the information will be on the system.

- 5.13 CHOP agreed that processes and looking at staff performance and skill is also being looked at; letter writing training has been provided to staff. Communication from Hyde to residents is key. Residents need updating between statements and delayed work or if there is a delay in documents being sent out. CHOP requested an update on 3 March on OAK re reconciliation dates. **ACTION**

6 Major Works and Section 20 website upgrade

- 6.1 All leaseholders and shared owners would have received a lot of correspondence over the previous year from the Section 20 Team, but marked as from another member of staff. 120,000 letters were sent out regarding community heating, responsive repairs and cleaning and grounds maintenance.
- 6.2 The Section 20 area of the website has been reviewed. Example notices have been added as well as an observation form. A paper copy will be sent out too. The example letter cannot be changed as it's a legal document, however, the letter format and the sections in it have been explained.
- 6.3 The cover letter will be bespoke to each consultation to give an appropriate amount of information. CHOP will look at each of these as well. **ACTION** Sewage treatment plants is the next consultation, which mainly affects houses out in rural areas.
- 6.4 Different explanations of the type of consultation home owners will receive are now on the website in summary forms.
- 6.5 FAQs on the website will continue to expand as the questions are received. This will also help staff in the call centre when people call in as they will be able to go to the website to obtain an answer.
- 6.6 The process of changing an element of works from a Section 20 was discussed and clarified, but confirmed the Section 20 itself will not change or be resent out. After the works have been completed, the final account is organized with Property Services. There is then a four week notice of incurrence and it will be taken from sinking funds. If more meetings are needed to evidence works, we can do that. Allowed 18 months from start to finish with a six month snagging. There will be a revised tracking system in the future, with updates on social media or the OAK.

7 Complaints Case studies

- 7.1 CHOP were given some background as to why complaint case studies are brought, and how this has worked in Property Services.
- 7.2 Most members had not had the chance to look at the complaints case studies provided in detail and as such there was little comment. However, responses were felt to be justified and the letters a good standard.
- 7.3 The case studies were explained to CHOP and CHOP agreed that they would like to see more case studies at every other CHOP meeting, put on the OAK a minimum of a week beforehand.
- 7.4 CHOP were asked to help shape a new challenge procedure or Service Charge dispute process, as a lot of enquires are not complaints but are challenging their service charge, i.e. why are we being billed this, it's not in the lease? It was explained

that you do not need to complain to go to a first tier tribunal, but you do need to dispute. This will be looked at from April. This process will make it easier to involve other teams, i.e. can stop Income from chasing. This has not been discussed with other staff as yet though. CHOP agreed with the need for a new process. **ACTION**

- 7.5 A lot of residents ask for a breakdown of service charges and get an invoice pack, but it was felt that Hyde should provide a clear breakdown in a summary instead first. That could answer a lot of questions immediately and save a lot of staff time and resource creating the invoice packs. It was agreed that staff time was better placed doing reconciliation.

8. The future of CHOP and forward planning

- 8.1 The group were thanked for the time they took in the reflection meetings. There were a lot of suggestions for forward planning and things for CHOP to do in the future.
- 8.2 Personal issues were discussed and how they should be addressed. Members felt that issues may not be actioned accordingly if they do not go directly to a particular staff member.
- 8.3 One member explained that they had brought up a personal issue re letter boxes and this had been resolved in the past, whereas no action was taken before this point.
- 8.4 It was confirmed that if there is a service failure, you should make a complaint. The complaints process is on the website and if the complaint is not responded to, you can go to the Housing Ombudsman or to a designated person.
- 8.5 It was suggested that historic issues are put on the OAK forum for discussion rather than brought up at a meeting. This can also identify trends across all Hyde areas.
- 8.6 CHOP members would like to look at specific objectives and outcomes for the oncoming year and monitoring what they have done over the last year.
- 8.7 The forward planner was updated with the topics of interest for the future year.

9. AOB

- 9.1 CHOP would like to send their best wishes to Sarah Chatfield for the future and a thank you for the work she has done over the last 18 months with CHOP.
- 9.2 It was confirmed by the Chair that there will be no more emails with papers and that OAK use is encouraged.
- 9.3 A member commented that the OAK does not show the layout properly on an iPhone. **ACTION**
- 9.4 CHOP members were asked to consider if ECHO should be merged into the CHOP area on the OAK. Agreed and left with the Chair for final agreement.

Meeting closed at 8.20pm