#### Homeowners Newsletter

Winter 2020

# Newlon News



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News from Residents' Forum Chair

Mortgage advice

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#### A helping hand

We know that the Christmas period can feel very lonely, especially if you are vulnerable or on your own. Our Resident Services team is here for you, and working hard to support vulnerable residents to ensure they have additional help and access to support services available.

You can contact the team by emailing **community.services@newlon.org.uk** or calling **020 7033 4605**.

#### **Christmas closure times**

We will be closed for the festive period from 5pm on Thursday 24th December until Monday 4th January. During this time our contractors will only provide emergency repairs, which includes total electricity loss. In these instances our contractors will 'make safe' and may be able to do a full repair provided extensive works are not needed. If additional works need to be approved we cannot do this until we reopen.

If you have an emergency repair please phone **020 7613 8080**, where a recorded message will direct you to the contractor providing emergency cover. Please note we will not be able to reply to any text messages or emails over the closure period.





# **Residents' Forum** update from the Chair



#### Lloyd Gale-Ward, Chair

The Residents' Forum is a group of residents who meet every three months to look at Newlon's work and monitor performance. The Residents' Forum met on Zoom for our October meeting. At the beginning members were given the opportunity to talk about their positive experiences since the previous meeting. It was great to hear and helped in some way to bring us closer – important at a time where many feel isolated.

The Head of Resident Services gave the Forum an update on how their team had progressed the important work of embedding resident involvement across the organisation. One of the key elements of this work is for staff, including those who may not normally come into contact with residents, to improve their understanding of Newlon residents. Staff took part in Zoom calls with residents, attended workshops and the Forum meeting. We hope these experiences help to improve staff empathy and enhance the way services are delivered.

We learnt that the Housing Ombudsman has published a new Complaint Handling Code. A key part of the code will be to ensure landlords like Newlon use feedback from complaints to improve how services are provided and speed up the time it takes to produce a response. It was good to hear Directors and senior managers are taking these changes seriously, and are working with residents to implement the new ways of working necessary to comply with the code.

Hundreds of residents responded to recent requests for feedback on Concierge and Grounds Maintenance contracts - thank you if you were one of those. The feedback received from residents will be used by Newlon to ensure these contracts are fit for purpose. This is a cost effective way of involving residents, and when a similar approach was used for the re-tendering of the cleaning contract over £500,000 was saved, with services showing improvement.

Please look out for future requests for feedback from Newlon - it's in our interest.

There was more good news as results of the Autumn Mystery Shopping report, which gives a glimpse into how staff are handling resident queries, showed a sizable improvement when compared with the Spring exercise. This is positive to hear as the majority of Newlon staff have been working from home.

Finally, we are pleased that the post of Senior Resident Involvement Officer has being filled. This role is key in leading in the delivery of many of the strategic activities that will benefit residents. Welcome aboard Emma!

# Update on **services**

We are continuing to provide close to a full service in all areas. The latest information can be found at www.newlon.org.uk/residents/ coronavirus-information-on-services.

In line with Government guidance our offices, including our Head Office at Tottenham Hale, remain closed to the public. Please do not turn up at our offices as the majority of staff are working at home and it will not be possible for you to meet anyone.

## Instead please contact us by calling **020 7613 8080** or emailing **customerservice@newlon.org.uk**.

For residents at the Barnsbury Estate, the Estate office is continuing to open two hours a day, Monday to Friday. Our specialist accommodation office at the Royal Free Hospital is also open for NHS residents based there.

If you are self-isolating because you have coronavirus or its symptoms, we will still carry out emergency repairs if you let us know in advance. For non-urgent repairs we will wait until the isolation period is over.



## **Social housing white paper** what does this mean for you?

The government has published its long awaited social housing white paper. It establishes the following Charter, which sets out what every social housing resident should be able to expect.

- To be safe in your home. The government will work with industry and landlords to ensure every home is safe and secure.
- To know how your landlord is performing, including on repairs, complaints and safety, and how it spends its money, so you can hold it to account.
- To have your complaints dealt with promptly and fairly, with access to a strong Ombudsman who will give you swift and fair redress when needed.
- To be treated with respect, backed by a strong consumer regulator and improved consumer standards for tenants.
- To have your voice heard by your landlord, for example through regular meetings, scrutiny panels or being on its Board. The government will provide help, if you want it, to give you the tools to ensure your landlord listens.
- To have a good quality home and neighbourhood to live in, with your landlord keeping your home in good repair.
- To be supported to take your first step to ownership, so it is a ladder to other opportunities, should your circumstances allow.

We will be communicating further on the recommendations in this white paper in the near future, and are committed to ensuring the voices of our residents are taken on board. Ministry of Housing, Communities & Local Government The Charter for Social Housing Residents Social Housing White Paper



#### You can read the full white paper at

www.gov.uk/government/publications/the-charter-for-social-housing-residents-social-housing-white-paper.

### Safety checks doors and balconies

There are two important pieces of legislation that are currently being progressed by the Government – the Fire Safety Bill and the Building Safety Bill.

These will introduce a new regulator for building safety, give residents a more direct voice in the safety of their buildings, and include new responsibilities for building owners.

Among the likely changes will be a requirement to check fire safety doors regularly and to review what is kept on balconies to make sure there are no flammable materials. As a result we may need access to your homes twice a year to check front doors.

We may also be required to look at what is being kept on balconies and ask people to remove or dispose of items.

We will update you further as the legislation progresses through Parliament.

### **Domestic violence** don't suffer in silence

Sadly the festive season usually sees an upsurge in reports of domestic abuse. If you are a victim of domestic violence, or worried someone you know could be, it is vital you seek help.

You can report domestic abuse to us on **020 7613 8080**. All calls will be kept confidential.

If you need more urgent assistance contact the National Domestic Violence helpline on **0808 2000 247**. If you are in immediate danger, call the police on 999. Further information can be found at www.womensaid.org.uk and www.hestia.org.

We are signatories to the 'Make a Stand' pledge, which encourages action to tackle domestic abuse. Read more at www.cih.org/policy/make-a-stand.

# Fire safety update for leaseholders



#### What is the fire safety check programme?

Since the Grenfell Tower tragedy the Government has issued fire safety guidance and a series of advice notes to building owners.

These require Newlon to inspect external cladding, fire stopping measures and insulation and internal fire stopping in our housing, prioritising any buildings over 18 metres in height, or where the cladding material could be a cause for concern.

We are progressing as quickly as we can to carry out these checks and have set up a fire safety Special Projects team to work through the list of inspections in priority order based on the height of buildings and the cladding material used.

These inspections must be carried out by suitably qualified specialists and require intrusive investigations involving the removal of areas of external cladding. Because of the complexity of investigations and the limited number of suitably qualified experts this programme will take some time to complete. However, Newlon has less impacted buildings than many other housing associations and private landlords and we are making good progress through the investigation programme.

Across the country issues have been found in a high proportion of buildings where these investigations have been carried out. As a result many buildings have been deemed non-compliant and some remedial fire safety works will be required. Often, even if the cladding material is non-combustible, problems are discovered with fire stopping and cavity barriers or sometimes with the insulation material used.

Where significant amounts of work are required the issues can usually be safely managed, based on fire service and expert advice, through the provision of additional safety measures such as patrolling wardens and thermal imaging cameras, until remedial works are completed. In some instances the fire strategy around evacuation or stay put could be changed. In a few high profile cases residents have needed to move out completely. For Newlon we are finding a mixed picture, ranging from some buildings where no issues are found to a small number having ACM cladding similar to that used at Grenfell, where all such materials have been removed and remedial works have been completed or are close to completion. A significant proportion have been found to require some remedial works.

In some instances we have commissioned the initial investigations under legal privilege so that we can use the reports if we need to take action against the original contractors or under the terms of the original warranty. This is intended to help protect leaseholders against potential costs for works, but does mean that we cannot share the full investigation reports with residents.

Once the initial inspections are carried out we will write to you to let you know if your building is likely to require remedial works. At this stage we appoint separate specialist consultants to carry out further detailed investigations and develop a specification for the works required. As soon as we have a clear picture of the works needed we will write to residents to set this out.

#### How does it affect me?

It could impact leaseholders in a number of ways if remedial works are required at your building.

You could find it difficult or impossible to sell, re-mortgage or staircase until remedial works have been completed and signed off.

It is possible that additional fire safety measures such as the introduction of a warden service have been required where you live.

There is likely to be some physical inconvenience, although we will do everything we can to minimise it, while works are carried out.

## What about the cost of works - will I be liable?

This is a complex area which it is important that leaseholders are aware of.

Newlon's position, unlike many landlords, is that we will do everything we can to avoid passing costs back to leaseholders. However, we cannot guarantee this will not happen. The position will vary from building to building depending on the type and extent of works required, whether warranties are still valid and the position of the original contractors if we consider that the issues discovered are defects in the construction. For example if a building has missing fire stopping or cavity barriers we would consider this as a defect with the original construction. It will also depend on whether we are successful in bidding for any Government funding available.

We will pursue all possible avenues to recover costs to protect residents against being recharged for works. This could include taking action against original contractors or under a building's warranty and seeking funding from the Government's Building Safety Fund.

#### How long will works take?

This will vary from building to building depending on the scale of works required. Once works start they could potentially last for over a year if we are required to remove and replace cladding, rectify issues with fire stopping and replace insulation. In most instances we are likely to be onsite for less time than this.

## What if I want to sell, re-mortgage or staircase my home?

For some buildings it is currently much more difficult than it has been in the past. This is because lenders are not prepared to lend money to buy homes in a building where works could be required and where it is unclear whether leaseholders could have to pick up the costs. This is a national issue and Newlon are not able to directly influence the actions of lenders, although we are engaged with the work of the National Housing Federation to try and resolve this situation.

If you are thinking of selling, staircasing or re-mortgaging your home please contact our Resident Sales team by emailing **resident.sales@newlon.org.uk** and we will support you as much as we can.

You should be aware that this process could be very difficult and should you decide to go ahead this will be at your own risk. We will not be able to refund any fees or costs you incur if you are unsuccessful.

There have been very few sales in recent months although some people have been able to staircase.

#### What if I want to move but am unable to sell?

We understand that some people have very good reasons for needing to move and that at the current time you could find it impossible to sell your home. Therefore we are allowing residents in these circumstances to sublet their homes if they need to move. You can find information about this in the fire safety update section of our website **www.newlon.org.uk/fire-safety**.

#### What is form EWS1?

Form EWS1 is a standard fire safety compliance form introduced by the Royal Institute of Chartered Surveyors (RICS). It is designed to standardise the information lenders require from potential sellers about the fire safety compliance of their building.

The form is obtained by the building owner and effectively mirrors the checks required under Government guidelines. If works are required the EWS1 will note that the building is non-complaint. Once works are completed at one of our buildings we will apply for the appropriate building control sign off and commission a new EWS1.

Because the same level of intrusive investigations are required for an EWS1 as the checks set out by the Government there are also only a small number of experts nationally who can complete them and sign them. Therefore although we can request an EWS1 on behalf of residents there can be significant lead times before one is received over which we have little control. We are working through the process of getting an EWS1 for all of our buildings where they are requested. As they are received we write to residents to let them know this and how they can obtain a copy.

EWS1 is only designed for buildings over 18 metres in height (usually 6 storeys or above). There are some very specific exceptions to this, for example 4 or 5 storey buildings where the cladding material is a known cause for concern.

In the majority of instances an EWS1 is not required for a building under 18 metres. Some residents in buildings under 18 metres have been asked for an EWS1 by lenders. In these circumstances we can provide a standard letter confirming that the building is below 18 metres, the cladding materials are no a cause for concern and that an EWS1 is not required.

#### Communications with you

We will contact residents on a building by building basis to let you know if our initial investigations indicate that remedial works are required. In most cases we will write to you when we are going to carry out initial investigations unless these can be carried out without inconveniencing residents.

We will contact you once we have received form EWS1.

If works are required we will also contact you once we have received the detailed specification outlining what will be required. From this point on we will provide regular updates on the works programme and progress.

We will contact you if we are going to make a bid under the Government's Building Safety Fund as this includes specific requirements we need to make you aware of.

General fire safety information can be found at **www.newlon.org.uk/fire-safety**, but please note we are not able to provide building specific information online.

If you have any fire safety queries please email firesafety@newlon.org.uk. If you are thinking of selling, re-mortgaging or staircasing at your home email resident.sales@newlon.org.uk.

# A focus on complaints

The Housing Ombudsman Service - the independent regulator who has the power to look into complaints of dissatisfied residents has launched a new code. This sets out best practice for handling complaints which landlords, such as Newlon, should follow.

#### You can read this at www.housing-ombudsman.org.uk/ landlords/complaint-handling-code.

In many ways what Newlon already does is good – we are open and transparent with our reporting, we have a dedicated Service Resolution Team to handle complaints, and we keep the number of stages in our procedure to a minimum.

We also know some complaints take too long for us to deal with at the final stage where we try to address concerns raised, if we have not managed to do so earlier in the process. We are going to introduce changes to resolve complaints quicker if they reach this stage.

Another area for improvement is in learning from complaints. No one makes complaints for the sake of it, and we know we can find out a lot about how our services can be improved from what goes wrong.

In learning lessons from our complaints, although we have picked up some common themes we need to make this more formal. As part of the learning process we have recently identified the following:

- We need better communications with residents about appointments which require more than one person.
- We need to improve how we manage empty properties.
- When issues are raised around ventilation systems, we need to ensure it is clear which repairs and works can be done.
- We need to improve our approach to looking at vulnerability when we sign people up as new tenants.
- We need to look at how approvals to contractors' requests for extra work are handled and the impact this has on residents.

We are setting up a project group comprising of staff to review complaints, and will also be involving residents in this process.

The Ombudsman has also asked us to give greater publicity to their service as they want to offer support and guidance to residents – you can find out more about them at www.housing-ombudsman.org.uk.

If you want to make a complaint about our services or read our complaints procedure then go to www.newlon.org.uk/residents/making-a-complaint.





Thank you to those who took the time to respond to the Concierge, Grounds Maintenance and Barnsbury Services surveys. We sent these surveys to nearly 5,000 residents and had a 25% response rate, which is very positive.

We offered £100 to six lucky participants selected at random. Congratulations to our winners, who we have already contacted. We plan to use the data from the surveys to inform the upcoming contract tendering process and improve our services.

### **Reviewing** OUT policies

We regularly review our policies and procedures to ensure our services are as effective as possible. Here are a couple of recent examples of where we have made changes:

#### Subletting

Our subletting policy was amended to permit homeowners to sublet if they want to move but are struggling to sell because of issues related to the Government's fire safety guidance.

#### **Lettings policy**

In assessing priority for who we let our Intermediate Rent homes to, we have expanded who qualifies as a Key Worker to include people working in health, social care, education, child care, food production, public safety, national security, and other roles essential to the delivery of the coronavirus response.



## Securing a mortgage get the right advice

A mortgage is a long-term commitment so it is important that you make sure you look for the best possible deal from a trustworthy lender. Whatever plans you have, we recommend you speak to a professional mortgage advisor to help you with your decision.

The key reasons why you should get one:

- They have significant knowledge of the mortgage industry, so you can use their expertise and experience to guide you through the process and overcome any issues that may occur along the way.
- They can help you prepare and organise your finances, and talk through all the pros and cons to help you get the best mortgage deals.
- They are not limited to just one deal from a single lender, but multiple lenders across a wide range of products, saving you time and helping you get you the best value mortgage.
- They will carefully look at mortgage details before you incur any costs or sign any paperwork.
- They may be able to secure better rates that you would normally be able to get on your own, as some lenders prefer to work exclusively with mortgage advisors.
- Most mortgage advisors offer free advice and may be able to get lenders to waive fees, saving you a considerable amount of money.



### Mystery Shoppers reveal their findings

Mystery Shoppers are Newlon residents who we ask to measure how well we deliver our customer service. They call or email us with queries based on pre-written scripts we give them, and assess how they are handled. Mystery Shoppers ask staff about topics including fire safety, antisocial behaviour and tenancy issues.

We check whether staff respond correctly and within our 2-ten timeframe. 2-ten is our customer service standard for dealing with enquiries, which requires staff to respond to queries within two working days and reply in full within ten.

Our recent Mystery Shopping exercise highlighted some positives as well as areas for improvement.

Mystery Shoppers reported positive interactions with our staff, particularly when calling the Service Centre, and had praise for how professional our Service Centre Advisors were. They told us that they all felt listened to and received clear and helpful answers to their queries.

We were pleased that 75% of responses exceeded or met the 2-ten standard, an increase of 8% compared to our previous exercise. We aim to maintain this positive trend.

However, even with this increase our responsiveness still needs improving across the organisation. To achieve this we will provide reminders to staff about our service standards, and continue to promote a culture where staff are expected to respond efficiently and effectively to enquiries.

If you would like to learn more about Mystery Shopping and whether you can get involved, then contact our Resident Services team for an informal chat by calling **020 7613 8084** or emailing **getinvolved@newlon.org.uk**.



## **Insurance** are you covered?

As the freeholder for your home Newlon provides buildings insurance which covers issues with the structure of the building. We do not provide insurance for the contents of your home including your personal possessions, furniture or other household items.

We therefore recommend that you take out a home contents insurance policy to cover you against risks such as theft, fire, vandalism and burst pipes.

There are schemes specially designed for social housing residents such as the My Home contents insurance scheme provided by Thistle - **www.thistlemyhome.co.uk**.

You can also use comparison sites or insurers' own websites to compare cover options and prices, find any offers available or tailor cover for your personal needs.

#### Write for your newsletter

Do you have an idea for an article for this newsletter? We welcome articles from residents of all ages. If we publish it we will send you £20 in vouchers of your choice! Send your article idea to kieran.hurley@newlon.org.uk, or post it to Kieran Hurley, Newlon Housing Trust, 4 Daneland Walk, Hale Village, London, N17 9FE.

Newlon House, 4 Daneland Walk, Hale Village, London, N17 9FE Telephone: **020 7613 8080** 

Email (general enquiries): **customerservice@newlon.org.uk** Email (repairs): **repairs@newlon.org.uk** www.newlon.org.uk

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