



CHISEL Ltd
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www.chisel.org.uk

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Become a Member of CHISEL

To be able to
vote at this years
AGM
you need to get
your application
to us by 1:45 pm
on Saturday 21
Sept (and £1) - at
the AGM venue

See enclosed
application form
and Membership
Policy

TENANTS NEWSLETTER

Autumn 2013

CHISEL Resident Fun Day and AGM

Saturday 21st September
2 - 4pm

Mycenae House, 90 Mycenae Road, Blackheath,
London SE3 7SE



pizza and snacks
beer, wine and soft drinks



enjoy the beautiful safe garden



play garden games
(adults and children welcome!)

"My Room" Kids Art
project to create rooms within a giant house



10 rainbow kites for the kids to win!

Find out about Credit Unions

CHISEL AGM at 2.15pm

hear more about CHISEL's work and future

KNOW YOUR CHISEL STAFF

Put a face to the name of the people you deal with at CHISEL - with our handy cut-out-and-keep gallery.

You can meet them at the AGM and Fun Day on 21 Sept.



Karen Cooper (Director)



Clare Canning (Housing)



Flos Marriott (Rents)



Shuk-Ling Hou (Finance)



Chris "Digger" Hatcher
(Maintenance)



Mark Allan
(Coops and Tenants)



Charlotte Hunter
(Admin)



Too shy for photos
Nigel Spice
(Finance Manager)

Last issue's competition asked you to complete this sentence - and the winners are:

I love my CHISEL Home because...

It is filled with the love and laughter of my three babies. It is somewhere safe for them to grow up and they love to play in the garden. (Joanne Billis)

I have very nice neighbours and when I get home I can forget all my worries and cares. My home has a romantic look and feel - I live next door to a church so see lots of weddings, I have a spiral staircase and an open fire! (Jo van der Meer)



The children's prize was won by 7 year old Grace, for her lovely drawing of her grandma's balcony



NEW POLICIES ... HAVE YOUR SAY!

We will soon be introducing a new policy on Rent Arrears and we would like your input to make sure we have got it right. Here are the policy objectives.

Arrears Policy:

CHISEL relies on the income it receives from rents to fund its activities such as carrying out repairs and improvements. We need to minimise the loss of rental income while being mindful of our role as a social landlord.

Welfare reform and the introduction of Universal Credit will change the way we manage arrears and requires a far more proactive approach to both debt prevention and collection.

We aim to:

- ◆ make it as easy as possible for residents to pay the rent.
- ◆ ensure that prospective residents understand the rent and other charges and their responsibilities before they accept an offer of housing.
- ◆ ensure that rent arrears are identified and managed as soon as they occur, with the focus on supporting residents to sustain their tenancies.
- ◆ provide residents with prompt, accurate and easily understood information
- ◆ work with residents to minimise any financial exclusion, rent arrears and any other debts, making referrals to relevant advice and support agencies
- ◆ encourage residents to contact us regarding any change in circumstances
- ◆ work with residents to resolve the problem and encourage residents to discuss issues with us rather than avoid them.

Residents should take responsibility for paying their rent and other charges. **Rent is a priority debt** and it is the resident's responsibility to pay the rent in full and in advance, even if the resident claims benefits for some or all of their rent. CHISEL believes that it is inherently unfair to those residents who do meet their obligations in terms of rent not to take a firm but fair approach to arrears management with those who do not.

CHISEL recognises that residents may experience periods of financial difficulties, so **CHISEL will offer support and advice for residents who have genuine difficulties - and who engage with us**. Prevention is the driver for our approach and eviction is always the last resort.

However, we take arrears very seriously, and we will take swift and decisive action against those who refuse to engage with us or ignore advice and support.

If you would like to look at the full version of this or other CHISEL policies, please contact Karen or Mark and we will send them to you, or find them on our website <http://www.chisel.org.uk/tenants-information/policies-and-publications/>

NOTICE BOARD

CONTRACTORS CODE

CHISEL has recently introduced a code of conduct for our maintenance contractors. The tenant guidance notes to this Code are included in this mailout - the full Code is available from the office and is on the CHISEL website.

The Code includes suggestions made by residents at our neighbourhood meetings this year - thanks to the residents who came to the meetings for your help in making it better.



WIN £150 in CASH - by keeping a clear rent account!

CHISEL reward tenants who keep a clear rent account with a chance to win a cash prize twice a year.

The next draw will be made at the AGM on September 21st.

Simply make sure your rent balance is clear for a minimum of 4 weeks before the date of the draw and you will automatically be entered.

Chisel Opening Hours

CHISEL's office is normally open Monday to Thursday 9-5pm (closed on Fridays)

You can call us on the following numbers:

For General Enquiries: 020 8692 5258

To Report a Repair: 020 8692 9294

WHO'S WHO IN CHISEL:

Managing Director:	Karen Cooper (3 days pw: various)	director@chisel.org.uk
Housing Manager	Clare Canning (4 days pw: Monday to Thursday)	housing@chisel.org.uk
Rents Officer	Flos Marriott (2 days pw: Tuesday & Thursday)	rents@chisel.org.uk
Maintenance Officer	Christopher Hatcher (4 days pw: Monday to Thursday)	maintenance@chisel.org.uk
Co-ops & Tenants Officer	Mark Allan (2 days pw: Monday & Thursday)	cto@chisel.org.uk
Finance Manager	Nigel Spice (interim) (1 day pw: Thursday)	mgrfin@chisel.org.uk
Finance Officer	Shuk-Ling Hou (2 days pw: Wednesday & Thursday)	finance@chisel.org.uk
Admin Officer	Charlotte Hunter (2 days pw: Tuesday and Thursday)	admin@chisel.org.uk