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### THIS EDITION

Tenants evening and Website launch	1
Ways to be involved in CHISEL	2
Director Interview	3

Tenant Board members	4, 5
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Joe Leach - Board member	6
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Welfare Changes	7
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Notice Board	8
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### IMPORTANT

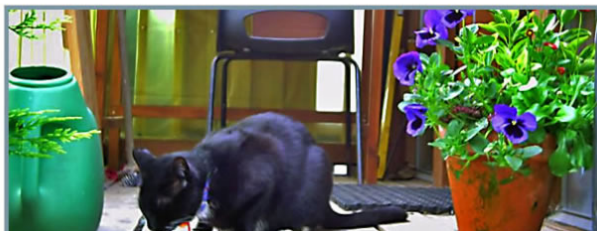
**Benefit Changes that may affect you!**

see page 7



### CHISEL

Home About Us Tenants Information Repairs & Maintenance CHISEL Stories Staff Contact



## Website Launch Party!

Thursday 27 September 2012

6.30-9:00 pm

- \* Enjoy drinks and a buffet
- \* Meet other tenants, the staff, and the Board
- \* Put the new Director on the spot
- \* Tell us what you think about CHISEL
- \* Have a play with the website



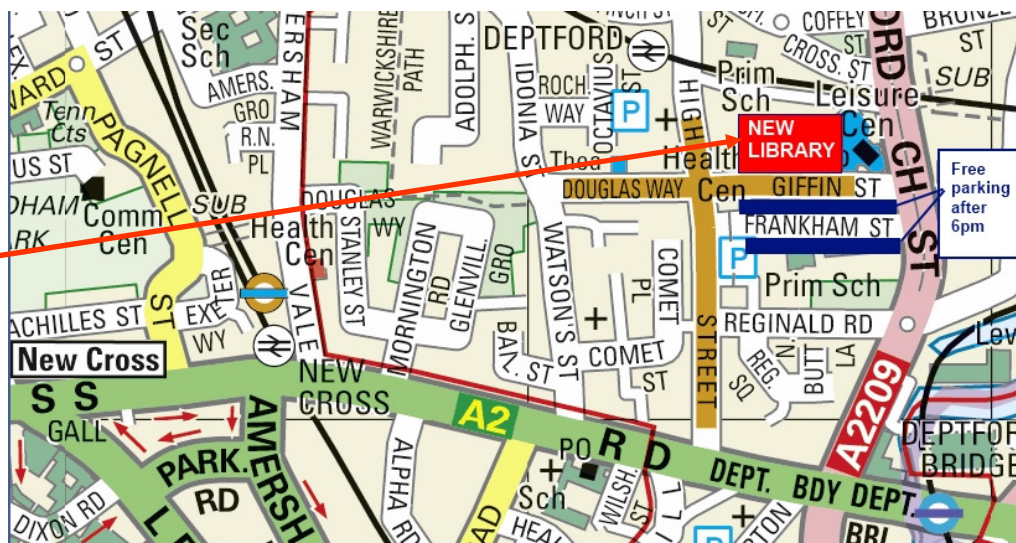
...and learn to juggle

spin plates

and have your face painted!

Terrace Room, The Library at Deptford Lounge  
9 Giffin Street, London, SE8 4RW.

this lovely modern building is wheelchair accessible  
public transport tickets reimbursed on the night



CHISEL is a small, charitable housing association with a commitment to tenant empowerment. We have 225 permanent homes of which 161 are directly managed by CHISEL and 64 are managed by managing agents.

# Menu

for getting involved with CHISEL

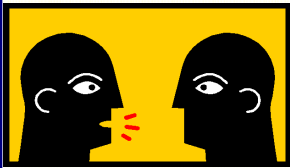
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## Main Courses: (always available)



- Being a Shareholder - have a vote!

- Joining the CHISEL Board - making decisions about CHISEL's future



- Giving us your opinion - consultation groups (both real and virtual)



- Writing stuff for the newsletter
- Taking photos



## Specials (depending on what you find appetizing, cost of ingredients, and seasonal availability)



- Setting up a tenants association or group

- Community initiatives



- Scrutinising CHISEL's performance

You can be involved – on your terms and at the times that suit you.

Interested? Contact Mark Allan 020 8305 8672 ([cto@chisel.org.uk](mailto:cto@chisel.org.uk)) or talk to us at the tenants website launch party on Sept 27.



## Which direction, Director?

**As you probably know by now, CHISEL is the proud owner of one new Director! But what drives her and where will she lead us?**

I asked Karen what had attracted her to CHISEL? “I have twenty years experience working with small housing associations and charities as this is where I believe I can make a difference; so I came to CHISEL to make that difference” she told me, “I’m passionate about engaging and empowering tenants and in a small housing association this is not only achievable but absolutely essential”.

“Of course I’ll be keeping my eye on the ball, making sure the day to day running of the business goes on and ensuring we stay a financially viable organisation. It’s important to me that CHISEL is independent, and strong enough to remain so, but I would really like to see an organisation focused on tenants, with the delivery of what **they** want at its core.”



“Great customer service is essential but it’s not just about delivering excellent customer service.” She continued, “Increasing the level of engagement is a high priority for me. I was disappointed to see the level of satisfaction recorded by the 2010 tenant satisfaction survey, so **finding out why tenants were not satisfied with our service and doing something about that will be a focus for me** over the coming months. Working with our tenants and empowering them to lead and engage with us will enable CHISEL to be the best it is possible to be at delivering services, but also an organisation that our tenants have a sense of belonging to – much more than just a landlord”

“You sound passionate about your role and the involvement of tenants in the work of CHISEL”, I asked. “Where do you get such drive from?”

“It comes from having been homeless myself when I was 21.” Karen replied. “**Social housing provided me with an opportunity to rebuild my life** and understand that having a secure and affordable home is integral to our ability to do so. That’s why I’m so passionate about providing secure, affordable houses for people to build their families and homes in. It makes absolute sense to me that CHISEL (and other housing associations) can’t do without the involvement of tenants – after all who better to tell us what we are doing well....and not so well. And of course without them I wouldn’t have a job!”

“So how are you going to achieve this?” I asked finally. “Well,” Karen replied, “Come along to the party on the 27<sup>th</sup> September and I will tell you!”

**For your chance to meet Karen and tell her how you think more tenants could get engaged with the future of your homes and the services CHISEL provides you with, come along to the Website Launch Party and AGM, on Thursday 27<sup>th</sup> September 2012 at 6.30pm - see the front cover for details.**

CHISEL has several tenant Board members, which ensures that tenants' voices are heard in all our decisions. **Adrian Adams** and **Jill Gettrup** tell about their experiences so far:

### **Adrian Adams, Tenant Board Member**

I had been aware for some time from CHISEL leaflets that **new tenant board members were required**. However the meetings took place on Thursday evenings which was a problem for me as I was studying a language course on Thursdays. The course eventually finished and then last September I went along to the tenants evening at Deptford where tenant representation on the board was raised again, so I hesitatingly put my name forward.



Soon afterwards I had a visit at home from the Board chair (Wendy Newell), and then director of CHISEL (John Smith); we had a long discussion and I was invited to attend a board meeting as an observer. I attended a meeting at the end of last year and then agreed to formally join.

There were **two main reasons that I volunteered**; first it became clear that under its rules CHISEL might start to struggle if it didn't receive more support from its tenants. Also I felt that I had been lucky to find accommodation in a pleasant house in a nice area at an affordable rent, therefore by joining the board I was able to give something back. It would also be an opportunity to influence events.

**The first meeting I attended was a real eye opener** as it was the one where the rent increases for the following year were discussed. Not only on the amount of the increase and but whether there should be one at all. It was a lengthy discussion covering CHISEL's finances, what the various options were, what would be the effect on the future finances and the likely impact on tenants that could ensue. As an observer and also as a tenant I felt a bit compromised and too lacking in knowledge to have any constructive input so declined to take part in the vote. We have since returned to this subject during the planning day in June 2012 where I hope I was able to give a sensible contribution.

I've now attended 3 board meetings and the planning day. I'm very aware of my lack of knowledge in some of the subject areas so obviously I'm unable to contribute. I now receive the weekly *Inside Housing* journal and at work I've been able to set up alerts on legislation affecting housing issues, so slowly **I'm getting a greater awareness**. However some of the subject matter can be a bit mind boggling and definitely shows the need to have people on the board who are aware of the legislation on housing issues.

## Adrian Adams (contd)

I've lived in quite a few rented places and issues get dealt with better than with many private landlords. **The thing I most appreciate about CHISEL** is that serious maintenance concerns that we can't resolve ourselves get sorted fairly quickly. I've been living here for 7 years and most of the issues we've had have been about boiler fixing, radiators needing replacing or blocked drains (water seems to be a common factor). Also after we were burgled nearly two years ago the locks and broken glass were repaired very quickly.



CHISEL is trying to get tenants more involved in contributing to the various issues, I hope this is an area where it is successful. To anyone thinking of becoming a board member, I would say don't be intimidated, but be aware there is a lot to learn.

## Jill Gettrup, Tenant Board Member

I joined the Board two years ago now. Quite honestly, as a full time mum I was looking for some intellectual stimulus, but **I wanted to make a difference** somewhere and CHISEL needed tenant board members. I visited a Board meeting and since I could understand most of what happened, I paid my pound to become a CHISEL member and duly signed up.

I have to admit for the first year I struggled. I tried to understand every intricacy of housing policy and the financial planning that the Finance committee and Board oversee. It was a lot of work. I was wavering in my commitment, then CHISEL gave me the opportunity to attend a one day course, 'An Introduction to Social Housing' and I discovered a passion for CHISEL that I hadn't realised I had. Suddenly I saw how **special and unique our housing association is**. It's small enough that even the Director can know every property and potentially every tenant yet it's big enough to be financially viable and so offer us affordable and secure homes of a good standard.

I came back to the Board with a changed approach. **I no longer tried to do everything** that everybody else was doing. Instead I looked for where I could really make a difference and brought my particular skills in strategic thinking and communications to the table. Since then I have been closely involved with improving the way we communicate with you – reinvigorating the newsletter format and annual report and making our consultations with you more accessible.

I think you will notice that **things are changing**. We are launching a fantastic new website which I believe portrays the quality of CHISEL and the work the staff here do. And this year we have worked hard to bring you a fun and free evening of entertainment, food, drink and ideas around the AGM in the form of the CHISEL Website Launch Party.

**I'm now really proud to be on the Board of CHISEL and inspired to do more to improve the services it provides. I feel part of CHISEL because I'm a Board member, but mostly because I'm a tenant.**





**Joe Leach** is an independent Board member, on the Board because of his interest in CHISEL and his useful skills - he is not a tenant.



**What made you want to become a Board Member of CHISEL?** Following a brief period in summer 2011, in which I conducted a desktop stock survey to inform maintenance budgets, I attended the annual dinner. In the run up to the event, the then Director John Smith had asked if I might be interested in participating in the board, and at this event I got to meet more tenants and board members. In particular, Vice-Chair Andrew Watson explained the role of board members and the history of housing associations and coops, and this enabled me to come forward.

**What is special about CHISEL?** Its history, its aims and its ability to survive.

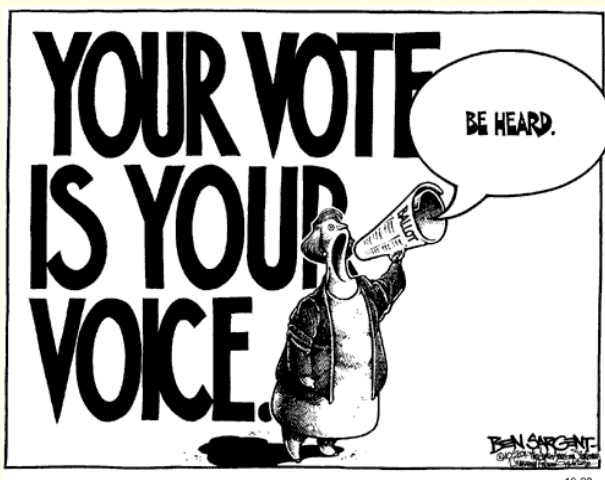
**How did your first board meeting feel?** Intimidating - the meeting went to a vote, which is, I gather, quite rare. I was pleased to have been in the role of observer that day!

**How do Board Meetings feel now?** Much less intimidating, and I come away from each meeting with both a deeper understanding of how the organisation has worked over recent years, and a better working relationship with the other board members. It's been nice seeing the new Coops and Tenants Officer Mark Allan at some of the meetings too, an old friend from when I worked with him back in the nineties.

**What do you think you bring to the Board?** An enthusiasm for cooperation, a good overview of CHISEL's list of houses and flats (from my work updating the stock condition records) and a keenness and ability to continue improving CHISEL's use of the website and web based communications.

**What would you like to see CHISEL achieve over the next year?** Increasing the shift towards web based maintenance reporting and tracking, and rents.

**What advice would you give to anyone who may be interested in becoming a Board Member of CHISEL?** As a newcomer, taking in the technical and financial background that affects board responsibilities feels like a big job, but right from the start it's possible to feel encouraged by the achievements of CHISEL - and this helps with settling in!



CHISEL aims to be an inclusive organisation that invites and supports involvement from its tenants to have a stake in their homes and a role in the running of CHISEL and its services. One way of doing this is to **become a shareholding member of CHISEL**; this would entitle you to vote at our AGM and influence the direction and running of the Association. If you would like to find out more about Membership, please email to [director@chisel.org.uk](mailto:director@chisel.org.uk) or write to the Secretary at CHISEL.

# IMPORTANT

## Benefit Changes that may affect you!



The Welfare Reform Act 2012 will fundamentally reshape the UK's social welfare system. The main provisions of the Act will come into force from April 2013 and the impact on tenants who claim benefits could be huge, so it is vital that we start working with you now to assess the impact of these benefit changes and how these may affect you.

You will be receiving a **survey** from us shortly and we would be grateful if you could give us this information so that we can offer you appropriate advice and support.

**We may call you if we think you could be adversely affected by these changes. However if you are at all worried about this issue or would like us to help you complete this survey, please call Clare on 020 8692 5258.**

The key changes to benefits include:

- Larger **deductions from Housing Benefit** for every adult of working age living with you, if they aren't a tenant (eg grown-up kids).
- Reduction in the amount of benefit that people can receive if they are deemed to have a **spare bedroom** in their home.
- **Cap of £500 per week** (£26,000 per annum) on the total benefits to which any claimant is entitled, whether a single person or a family.
- Merging income-related jobseeker's allowance, housing benefit, child tax credit, working tax credit, income support and income-related employment support allowance - into a single universal payment, known as **Universal Credit**, and paid direct to the claimant.

These changes will leave many tenants facing changed circumstances - but remember we are here to help. We want to do everything we can to support you in paying your rent on time and keeping your tenancy.

# NOTICE BOARD

## Skill Up - for free!

Exchange Group have opened a Learning Centre in Lewisham Library, offering free courses for those who are on benefits and/or pre-level 2 (less than 5 GCSE's or equivalent).

**Literacy and Numeracy (City and Guilds) -**  
**Computer courses: ECDL Essential and ECDL Extra**  
**Information, Advice and Guidance (IAG)**



Contact Madeleine Jones on 020 8463 0951  
madeleine.jones@exchangegroup.co.uk  
<http://www.exchangegroup.co.uk>

Exchange Group Lewisham  
199-201 Lewisham High St  
Lewisham SE13 6LG

## WHAT'S ON YOUR PLATE? I feel great!

Are you keen on cooking? Do you have favourite family recipes? Would you like to share your love of these through making a '**cookery video**'?

Jo van der Meer, a CHISEL tenant and film teacher, seeks families to create cookery videos and share their recipes to promote families cooking together, from scratch, using fresh ingredients.

These will be shared on a website and in a booklet.

If you fancy a starring role in your own cooking video - move over Jamie Oliver! - email [joanna.vandermeer@bfi.org.uk](mailto:joanna.vandermeer@bfi.org.uk)



## WIN £150 in CASH!

To encourage excellent rent records and recognise all those tenants who keep their rents out of arrears, we reward tenants with clear rent accounts with a chance to win a cash prize twice a year. The next draw will be at the AGM on September 27th.

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 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

For repairs outside office hours (**emergencies only**): 020 8338 8433

## WHO'S WHO IN CHISEL:

|                          |                                                     |                                                                          |
|--------------------------|-----------------------------------------------------|--------------------------------------------------------------------------|
| Managing Director:       | Karen Cooper (3 days pw: various)                   | <a href="mailto:director@chisel.org.uk">director@chisel.org.uk</a>       |
| Housing Manager          | Clare Canning (4 days pw: Monday to Thursday)       | <a href="mailto:housing@chisel.org.uk">housing@chisel.org.uk</a>         |
| Rents Officer            | Flos Marriott (2 days pw: Tuesday & Thursday)       | <a href="mailto:rents@chisel.org.uk">rents@chisel.org.uk</a>             |
| Maintenance Officer      | Christopher Hatcher (4 days pw: Monday to Thursday) | <a href="mailto:maintenance@chisel.org.uk">maintenance@chisel.org.uk</a> |
| Co-ops & Tenants Officer | Mark Allan (2 days pw: Monday & Thursday)           | <a href="mailto:cto@chisel.org.uk">cto@chisel.org.uk</a>                 |
| Finance Manager          | Jane Brenan (1 day pw: Thursday)                    | <a href="mailto:mgrfin@chisel.org.uk">mgrfin@chisel.org.uk</a>           |
| Finance Officer          | Shuk-Ling Hou (2 days pw: Wednesday & Thursday)     | <a href="mailto:finance@chisel.org.uk">finance@chisel.org.uk</a>         |