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See back page for
our Xmas hours



Join the Board?

Four members of the
CHISEL Board can be
tenants of CHISEL;
there are currently
just two tenants
servicing on the Board.

If you'd like to
become a board
member,
please email
director@chisel.org.uk

TENANTS NEWSLETTER

Winter 2016

Voluntary Right To Buy delayed

November's Autumn Statement announced a delay in the national rollout of the Voluntary Right To Buy for housing association tenants, which now won't start till April 2018 at the earliest.

Meanwhile, there will be a pilot programme in one region of England, to fully test the Voluntary Right To Buy arrangements. Exactly how the scheme will work depends on that pilot.

The government is making other important changes to housing policies. See inside this newsletter for updates.

And the lucky winner is ... Matt Wills from Brighton!



The AGM in September featured the Prize Draw for tenants without recent rent arrears. The £150 cash prize was drawn by CHISEL Chair David Eatwell, under the watchful eyes of tenants Iris and Beverley.

Paula Miller, Emily Jose and three other tenants also won prizes in the draw for returning the Tenant Survey.



Emergency repair number over Christmas

If you have an urgent repair, call our usual repair number: **020 8692 9294.**

When our normal service is closed you will be transferred to our emergency service, who will deal with your report.

Non-emergency repairs can be reported by phone, or by email to repairs@chisel.org.uk, or by using the "Report a Repair" forms on our website, or on your MyTenancy page.

The changes in social housing ... are changing

Government policy has continued to spring surprises. Theresa May's government is taking a different approach to the previous Cameron/Osborne government, with new directions announced in the Autumn Statement in November 2016. The two main policy aims are still to reduce welfare benefit costs, and to encourage home ownership - but there is more flexibility about how to achieve them, and more of a role for rented housing.

An update on the three headline measures from 2015:

- **Rent Reduction:** a 1% decrease in cash terms each year for 4 year. The first decrease was this April, and it is due to continue for the next 3 years - unless deregulation of housing associations ends government control of our rents.
- **Pay to Stay:** the scheme to allow social landlords to charge higher rents to higher income tenants is now voluntary for both Councils and housing associations. This now means that both Councils and associations can choose whether or not to bring in Pay To Stay. CHISEL's Board has no plans to introduce Pay To Stay at present.
- **Voluntary Right To Buy** - moving ahead but delayed while a second pilot tests the more complex parts of the scheme.

Watch the CHISEL website for updates, or see righttobuy.gov.uk

Deregulation: in October 2015, the Office of National Statistics reclassified housing associations as public bodies; this meant that £60bn of housing association borrowing was added to the national debt. In response, government has now committed to deregulating housing associations and reversing the classification, so they return to being private non-financial corporate bodies, governed by their Boards.

Rent Reduction

status: still definite (for now)

4 years of rent cuts starting 2016 will mean that by 2019 CHISEL's rents will be about 13% lower than they would have been under the previous formula (which was inflation + 1%) **and therefore our annual income will be about £160,000 less than expected.** This will impact on our long-term financial planning.

What is CHISEL doing to manage this change?

Increase our income: we have already done this by creating more housing to rent for single sharers. Deregulation may also give CHISEL more freedom in rent setting.

Reduce our expenditure: CHISEL is always looking at ways to get better **Value For Money.** CHISEL is a fairly lean organisation already, so savings will not be easy in most areas of expenditure. CHISEL have three main cost areas:

- Loan repayments on properties - which largely depends on inflation
- Staffing Costs - we run on less than 4 fulltime staff at present
- Maintenance Costs - but savings here might cost more money in the long run...

Voluntary Right To Buy

status: **delayed, second pilot**

The extension of the right to buy to housing association tenants was an election promise.

The National Housing Federation (NHF - the trade body for housing associations) agreed with the Government to voluntarily introduce Right To Buy, which avoided it becoming part of legislation, hence the name Voluntary Right To Buy (VRTB). The NHF has been working intensively with civil servants to create a workable scheme. There was an initial pilot by five housing associations in different parts of England. The 2016 Autumn Statement announced a larger regional pilot, which will be outside London, probably in the West Midlands, and is likely to take all of 2017-18.

Based on the information we have today, the earliest the scheme will come into being for housing association tenants nationally is April 2018. The start date for the national rollout will depend on how the pilot goes, as will the exact detail of the national scheme, including eligibility criteria i.e. how many years you need to have been living in social housing to qualify. Discounts are planned to be up to £103,000 in London and £77,000 outside London, depending on property value and the length of your tenancy to date. The government plan is for the VRTB discounts to be funded by the forced sale of high-value Council properties as they become vacant, but this has also been delayed by at least a year. The regional pilot will be funded by central government.

The regional pilot will test two of the most complex areas of the scheme which the first pilot did not include: portable discounts and one-to-one replacement.

Portable discounts: housing associations may not be able to sell some of their properties, or may choose not to, for various reasons. In that case, the plan is that eligible tenants who are unable to buy the property they live in will take their discount and use it to buy another housing association property, possibly from a different association.

One-to-one replacement: part of the deal made with government is to maintain the stock of social housing; every property lost by sale should be replaced by a new unit, funded by the proceeds of the sale.



'Wow! That was a crafty move.'

Welfare changes

Austerity policies mean many benefits continue to be cut, and the new Universal Credit system is now affecting many CHISEL tenants.

Benefit cap: the cap on total benefits paid to a household was reduced to £23,000 in London, and £20,000 outside London, from 7 November 2016. There are exemptions for pensioners, and people in receipt of Working Tax Credit or disability benefits.

Young people: people aged **18-21** making a new claim for universal credit will no longer be entitled to the housing element, although there will be some exemptions (eg people previously in care).



Watch out! now can only back-claim housing benefit for 1 month

From April 2016, it has only been possible to back-claim one month of housing benefit (or the housing element of Universal Credit). Previously it was possible to make back claims for up to 6 months.

If you delay making your claim, you never get this lost money back.

Start your claim as soon as you possibly can, once your situation changes.

(A revision to a previous period for up to 13 months may be possible, if you have a prior claim).

One source of advice is the **Shelter advice line: free calls to 0808 800 4444**

Single people under 35 living alone will only be entitled to the Local Housing Allowance for shared accommodation, from April 2018. This will apply to all such people, whenever their tenancy started (this is a change to previous announcements). This cut will affect some younger CHISEL tenants in shared accommodation. It will mean CHISEL have to think very carefully before offering self-contained flats to single people under 35.

Bedroom Tax: the cut to housing benefit for households deemed to be under-occupying continues. 14% of rent is lost if under-occupying by one room, 25% if two rooms. Some of our tenants have been receiving Discretionary Housing Payments from local authorities to make up this difference, but this is meant to be a transitional help, not forever.

Sanctions: are increasingly used, for instance for claimants who miss or are late for an appointment. Sanction for a first offence is 4 weeks loss of benefit, for a second offence during the same year it is 13 weeks. These have severe effects.

Appeals are possible, and you might be able to get a hardship payment from your local Council.



Universal Credit - 7 key things to know

1. **One benefit** that replaces six income based benefits: JSA, ESA, Income Support, Working Tax Credit, Child Tax Credit... and Housing Benefit.
2. **Who is affected?** Right now, all new claims by single people, unless they have complex circumstances. Over the next 2-4 years, this will extend to all new claims, and existing benefit claims will be moved over to Universal Credit.
3. **Pensioners** are NOT included - they continue to get current benefits. But a couple made up of a pensioner and a younger person may both have to claim UC.
4. All done **online** - are you ready to deal with this? You don't have to use a computer, a smartphone can be enough, or you can go to your jobcentre. Please let us know if this is a problem for you and we will assist you.
5. You must have a **bank account** - a Post Office Card account is no longer enough.
6. Universal Credit is **paid monthly in arrears**, normally about 6 weeks after you start your claim. The government assumes that you still have money from your last paycheque to keep you going, and that you will budget so your money lasts the whole month.
7. The Universal Credit **helpline** (0345 600 0723) costs up to 45p per minute to mobile users. You can ask to be called back, though the DWP is not good at letting you know this. See gov.uk/universal-credit/how-to-claim



Alterations to your home – ask CHISEL first!

If you want to make alterations to your home, you must contact us before you do anything. If you do something without getting our permission in advance, we can insist you put it back the way it was, and charge you for the costs.

CHISEL's agreement is needed, in writing, before any work starts.

Approach CHISEL while still at the idea stage so you don't waste time or money. We may ask you to provide drawings so we are clear what is proposed, and we will need before (and after) photos.

We take into account factors like Health & Safety; impact on other residents or neighbours; future maintenance costs.

If you get agreement in principle from CHISEL, depending on your plans, you may also need to get planning permission, Building Control, and deal with party wall issues. You will need to provide the relevant new safety checks if any gas or electrical work is done.



Tenant's voices needed!

The government is looking to deregulate the housing association sector, and this will give our Board greater control of decision making. CHISEL is committed to having tenants involved in making these choices and needs more tenants to become involved.

How can you help?

Join the Board

Here are some of our Board members. There are no tenants in this photo - can you help with that?

CHISEL has vacancies for two tenant Board members. Board members are expected to attend 6 meetings a year plus a planning day.

if you are interested, please contact Pauline Goodfellow, Managing Director, or email her on director@chisel.org.uk



Join our Operational Scrutiny Committee (OSC for short)

This committee is a combination of Board members and tenants. Over the last year it has been reviewing CHISEL's maintenance, and it decided the questions the Tenant Survey asked. OSC checks and suggests changes to policies that affect tenants, before they go to the Board.

OSC meets 3 times a year, and sets up working parties that do extra work on chosen topics.

In 2017 OSC will:

- continue work on the maintenance review
- lead a conversation with tenants about the results of the 2016 Tenant Survey, and how they will set priorities for the next few years
- review CHISEL's Vision & Values.

If you might be interested to lend your voice to this work, please contact Mark Allan, Coops & Tenants Officer, on **020 8692 5258** or by email to involvement@chisel.org.uk





Tenant Peter Webb reports:

I have recently joined the Rushey Green Time Bank, which is a community based project which serves the whole of the borough of Lewisham, not just Rushey Green.

The Time Bank is a fantastic idea and promotes co-operation and community bonding.

Every member's time has equal value. I have spent hours aiding people with computer problems and received friendship and companionship in return. There is an

Hourworld App that you can use to record your hours or you can visit the website. After contributing 20 hours, you become eligible for the Lewisham Local Community Contributor Card. The card offers varying discounts at businesses across the borough, and more are being signed up every day.

Everyone has something they enjoy doing and can offer and there are tasks that you may find easy but other people struggle with. I have a little free time and want to contribute and be useful. As I've started to help and get to know my neighbours, I've started to feel that I'm part of a community and making a contribution - as well as making friends.

Organisations and community groups can also be members of the Time Bank. They can use



Time Banks to trade skills, expertise, and additional hours of volunteer help when needed. Local authorities have used time credits to pay people to design and deliver local services.

The Time Bank system is very flexible. People "in credit" can (if they would like to) donate their Time "money" to a friend, relative, neighbour - or to the Time Bank where it can then be given to someone who might need it.

I think the Time Bank has massive potential and encourage everyone to join in and build your community.

Go to their website (<http://www.rgtb.org.uk/>) and have a look – there is probably something you

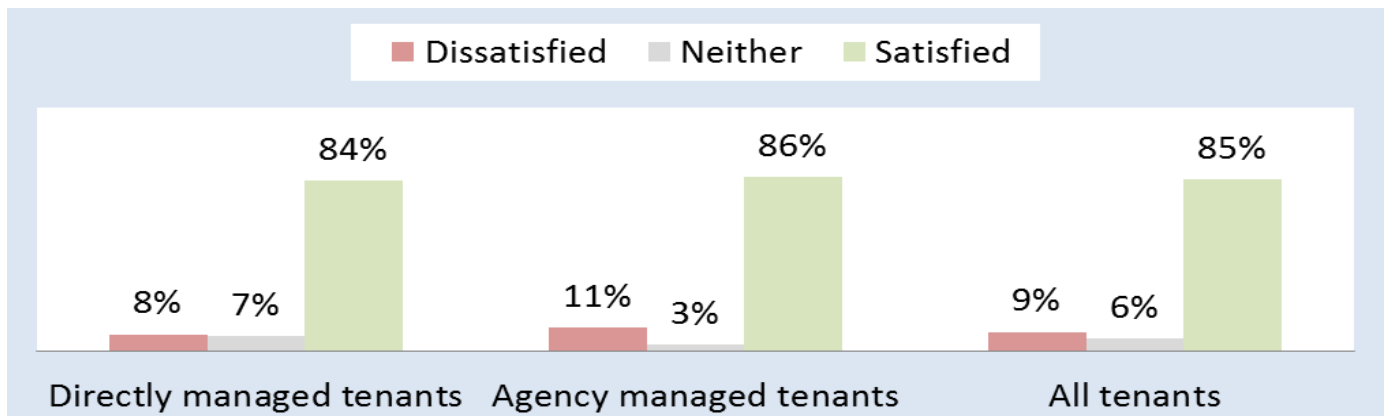
Tenant Survey 2016

Thank you to everyone who took part in the survey. We had a really good response rate; out of 244 tenants we received responses from 125 tenants, giving a response rate of 51%.

The results of the survey are shown in more detail over the next few pages and are compared to the results of the last survey we did, which was in 2010.

The results from the 2016 survey demonstrate that the majority of tenants are satisfied with CHISEL as a landlord and the homes and services we provide, and in many areas satisfaction is now higher than it was six years ago. Overall satisfaction with the service provided by CHISEL is at 84%, some 16% higher than it was in 2010 and reflects the high ratings awarded for the quality of the homes we provide, neighbourhood, the repairs service and CHISEL's overall customer service.

Overall satisfaction with CHISEL's services

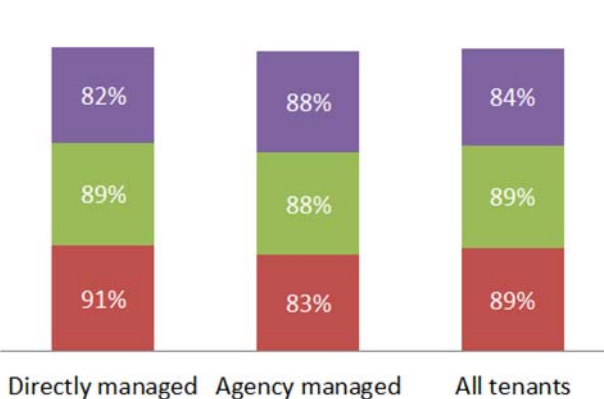


Change from 2010 Survey

OVERALL SERVICES	2010	2016	% Change
Satisfied	68%	84%	+16%
Dissatisfied	17%	8%	-9%

Satisfaction with aspects of the home

Nine out of ten tenants are satisfied with the **quality** of their home (89%) with 8% dissatisfied and 3% neutral; this has increased from 84% in 2010.



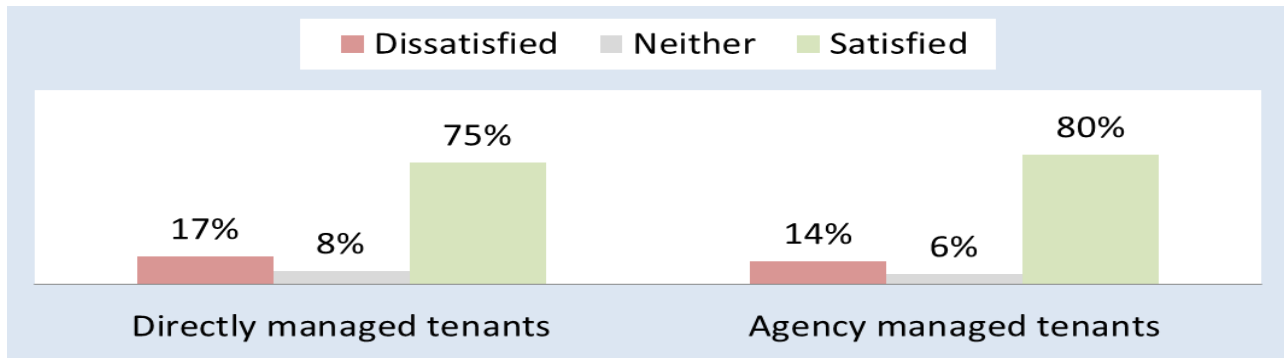
89% of tenants expressed a positive view about the **neighbourhood** in which they live; this has increased from 79% in 2010.

Five out of 6 tenants said that they are satisfied that their rent provides **value for money** (84%); this has increased from 81% in 2010.

- Value for money of rent
- Neighbourhood as a place to live
- Quality of home

Satisfaction with Repairs and Maintenance

75% of directly managed tenants are satisfied with our repairs and maintenance service, a much higher rating than found in 2010. Tenants in agency managed properties awarded a higher rating for the overall repairs and maintenance service, with 80% of tenants satisfied.



Change from 2010 Survey

REPAIRS AND MAINTENANCE	2010	2016	% Change
Satisfied	62%	75%	+13%
Dissatisfied	27%	17%	-10%

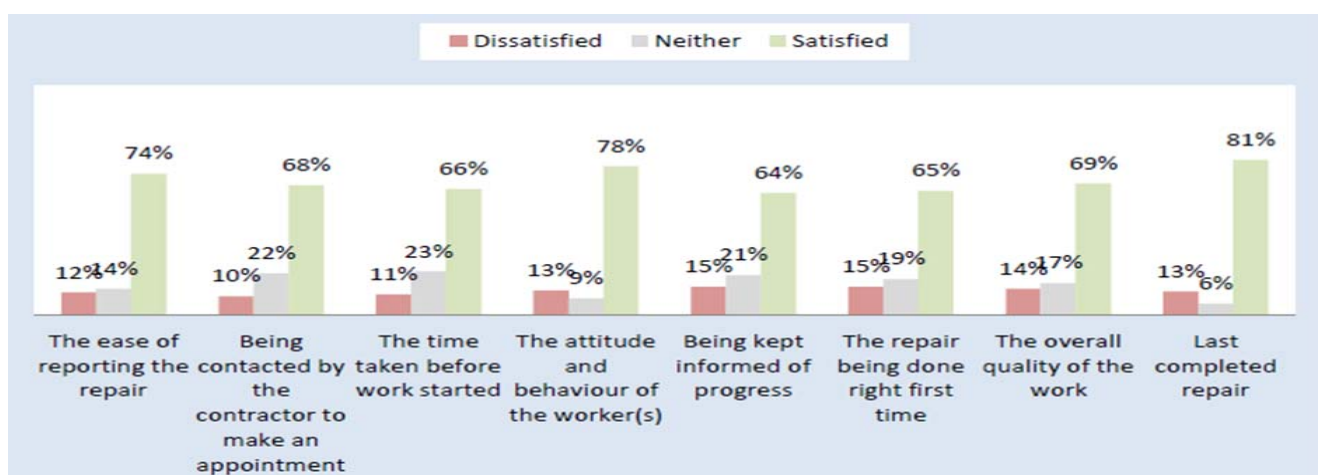
Tenants were asked “is there anything you would like to say about how CHISEL could improve its repairs and maintenance service?” and some 35 tenants responded.

Issues mentioned by more than 5 tenants included:

- improve the contractors
- provide more information about planned works
- tenants to be kept informed of progress, especially in the period between inspection of the work and the work starting

Last completed repair

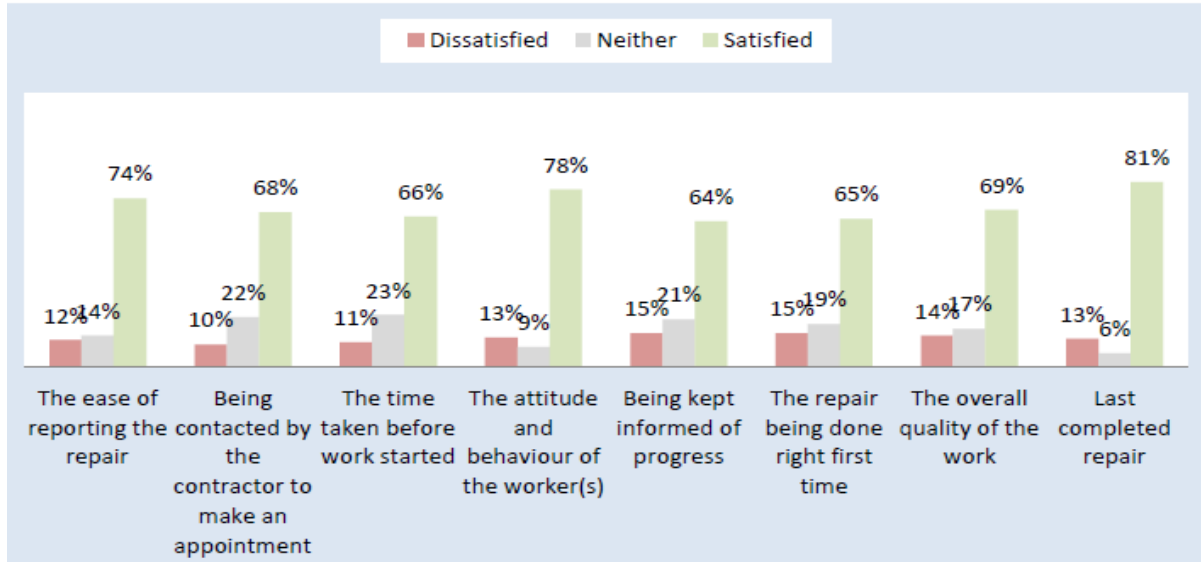
81% of directly managed tenants and 84% of agency managed tenants expressed a positive view about their last repair. Around two thirds of tenants were satisfied with many aspects of the repairs service and one in ten or more tenants were dissatisfied with some aspect of the service.



Customer Service

81% of tenants who contacted CHISEL in the last 12 months were happy with the overall experience, while 16% expressed a negative view and 3% were neutral.

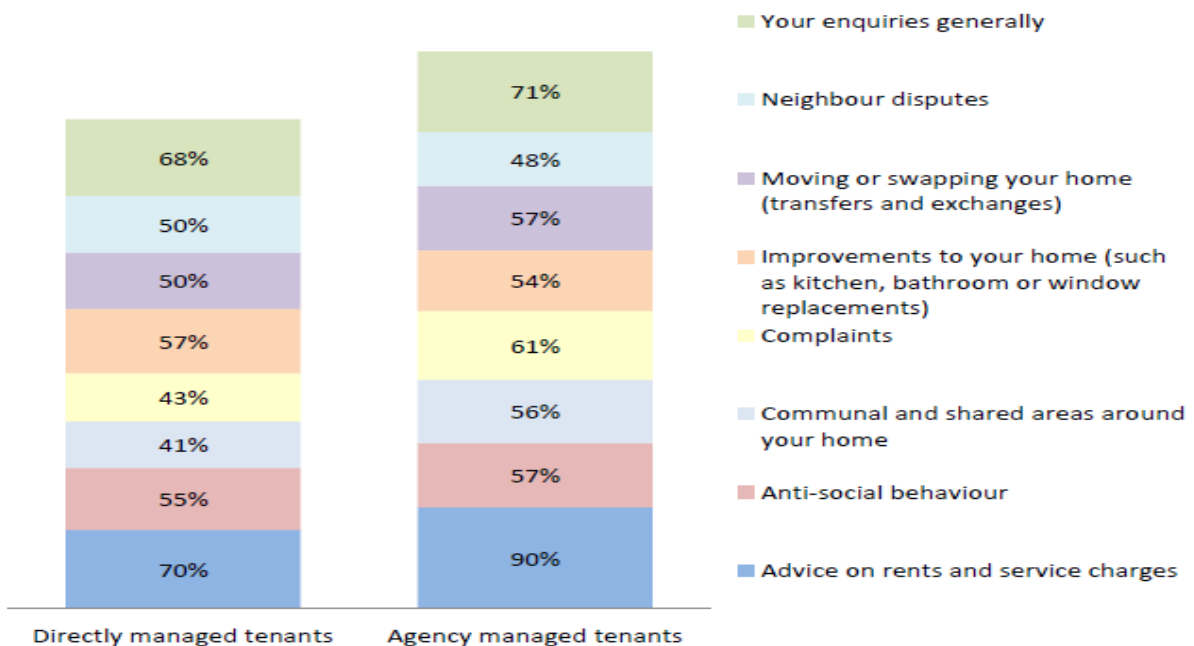
Three quarters of tenants found it easy to contact the right person at CHISEL (75%), with similar ratings awarded for receiving a helpful response (75%) and being able to speak to the right person (74%). Far fewer tenants were satisfied with being kept informed of progress (59%) or felt that the repair they reported was dealt with in a reasonable time (65%).



Dissatisfaction was highest for being kept informed of progress (17%), dealing with the query in a reasonable time (13%) and final outcome of query (19%).

CUSTOMER SERVICE	2010	2016	% Change
I was able to speak to the right person	55%	74%	+19%
I received a helpful response	76%	75%	-1%
I was satisfied with the final outcome of my query	64%	72%	+8%

Satisfaction with other services



Communication and Information

79% of tenants felt that CHISEL kept them informed about things that might affect them
78% of tenants felt that CHISEL provides them the opportunity to make their views known
67% of tenants felt that CHISEL listens to tenants views and acts upon them.

Other interesting facts from the survey

51% of directly managed tenants and 66% of agency managed tenants are interested in home ownership
65% of tenants find the website useful
72% of tenants find the newsletter useful
51% of CHISEL tenants are happy and would recommend CHISEL to family & friends
54% of tenants in agency managed properties are happy to recommend their managing agents to family & friends

Comparison with other Housing Associations

CHISEL is a member of a benchmarking club, the BM320 benchmarking club which comprises of other similar small housing associations operating in London. Looking at 6 key satisfaction measures the table below shows how CHISEL compares with our peer group. This shows that although tenant's satisfaction is improving within CHISEL we have still got some way to go before we become a top performer in comparison to our peers.

Core Satisfaction Measure	CHISEL	BM 320 Group Average	BM 320 Group Top Performers
Services Overall	84%	89%	94%
Quality of Home	91%	88%	91%
Neighbourhood	89%	89%	90%
Value for Money of Rent	82%	80%	87%
Repairs and Maintenance	75%	83%	87%
Listens & Acts on Tenants views	61%	63%	85%

What are we going to do about this?

We will use the results of the survey to help inform the focus of our work over the coming year. The survey in itself is effectively a “can opener”, we need to work with tenants to understand what issues lay beneath these results and look deeper into the comments and written feedback tenants have given as part of this process. We will be organising a workshop in the spring for tenants to look more deeply into the areas where services need to improve and looking to tenants for ideas on how we can achieve this.

Operational Scrutiny Committee, our tenant led committee that feeds into the Board will play a key role in leading and driving through improvements needed as a result of the survey.

NOTICE BOARD

Caption Competition: the best caption to this photo will be published in the next newsletter. Email your entry to involvement@chisel.org.uk



CHISEL Director Pauline Goodfellow, with Board member Alex and tenant Daniel at the CHISEL AGM and Residents Evening, September 2016

but you can do a better caption than that!

Do you know where your stop cock is?

If you plan to go away, please take precautions to stop your water pipes getting frozen. Either:



- leave your central heating on very low (there is usually a frost setting);
- OR**
- turn your water off at the stop cock and then run the taps for a bit to empty out the remaining water in the pipes, so it doesn't freeze.

TIP: Stopcocks are often under the sink or in the front hall cupboard.

Christmas Opening Hours

CHISEL's office will close on Thursday 22 December at 5:00 pm. It will be open with a skeleton staff on Wed-Thur, 28-29 December, and reopen fully on Tuesday 3 January 2017 at 9.00am.

See page 1 for arrangements for emergency repairs over the holidays.

Normal repairs will be dealt with from 3 January onwards.

CHISEL Opening Hours and Contacts

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

For **emergency repairs** outside office hours call **020 8692 9294** and **choose option 2**

Non-urgent repairs by phone, by email to repairs@chisel.org.uk, or use the website form

WHO'S WHO IN CHISEL:

Managing Director:	Pauline Goodfellow (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)	involvement@chisel.org.uk
Finance Manager	Nigel Spice (interim) (2 days pw: Monday & Thursday)	financemanager@chisel.org.uk
Finance Officer	Shuk-Ling Hou (2 days pw: Wednesday & Thursday)	financeofficer@chisel.org.uk