

# CAUTION: REFORMING GOVERNMENT AT WORK!

Government reforms are making the biggest changes in decades to the welfare system and social housing, starting this April

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CHISEL's 2013  
**tenants event**

Sat Sept 21

**London or Brighton?**

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for the best winter photo of a CHISEL home - could be at Xmas, or in the snow

Email to

[cto@chisel.org.uk](mailto:cto@chisel.org.uk)

by 30 April

see pages 4 - 5



## Home swap service to tackle welfare reform

**Mobility** Government may part-fund scheme which will help tenants hit by benefit changes relocate

Carl Brown

Social landlords are to set up a national mobility scheme to help tenants move to avoid the impact of the government's welfare reforms and to find work.

The scheme, which the Communities and Local Government department is running, is understood to have secured support in principle from around 10 social landlords following a meeting in London on Tuesday.

Under the scheme, landlords in high demand areas will work with those in areas of low demand to see whether tenants can be moved.

It is hoped the scheme, which will build on a number of existing projects, will lead to 150 moves a year initially and 1,000 a year in later years.

A proposal document by housing association Glaxo and mortgage

company Home Connections suggests the service can help those hit by the bedroom tax and benefit cap. It could also help people who want to move for work or are homeless or living in overcrowded conditions.

Patrick O'Donnell, service director of housing needs and strategy at Islington Council,

which is backing the project, said welfare reform is the 'driver' behind the scheme.

He said: 'This will allow tenants to move out of expensive areas into cheaper areas without

moving out of social housing.' **Continued on page 2**



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# Join the CHISEL Consultative Group (CCG) and change the way CHISEL works!

The Consultative Group are tenants who have agreed to be contacted to give feedback on the way CHISEL runs – for instance by looking at policies while they are being developed or reviewed. We will be looking at a range of key policies over the next year but here are two vital policies we will be consulting on over the next few months - we would love to have your help with them.

## Tenure Policy

This policy defines what kind of tenancies CHISEL gives to new tenants.

The Localism Act introduced the ability for housing associations to offer tenancies for a fixed term (normally 5 years) rather than assured (lifetime) tenancies. Since April 2012 associations have been able to offer fixed term tenancies to NEW tenants IF they choose to – this change in the law does not affect existing tenants.

Local authorities are expected to produce tenancy strategies that reflect the Localism and Welfare Reform Acts. They are approaching the use of fixed term (flexible) tenancies very differently; some are actively in favour whilst others are very much not! CHISEL is expected to develop and publish a tenancy policy that sets out the types of tenancies that we will use and in what circumstances, taking account of the views of our local authority partners.

The Board of CHISEL will be considering this at their Planning Day in April - what is your view?

## Arrears Policy

With the current welfare reform and the introduction of universal credit, we will have to change our approach to managing arrears from next year. CHISEL will no longer have housing benefit automatically paid directly to us and as a result any arrears may grow fast, meaning we will have to be much more proactive in tackling arrears in the future. CHISEL needs to collect the rent in order to carry out its responsibilities – such as repairs, paying mortgages and staff. We also need to decide how to give support and advice to those tenants who are adversely affected by the benefit changes.

There are a number of things for us to consider in both of these policies and your views could make a real difference to the end result - so please consider joining the CC Group and **tell us what you think.**

**Interested?** ring or email Mark Allan  
020 8305 8672 [cto@chisel.org.uk](mailto:cto@chisel.org.uk)

What do you think?





## YOUR NEIGHBOURHOOD - Chisel's staff team are coming to meet you – where you live

Karen Cooper (CHISEL Director) and other members of the staff team are coming to talk to you and listen to your views about CHISEL - we need you to help shape both CHISEL's service and the future. All tenants and residents are welcome, whether you are managed directly by CHISEL or by one of our partner co-ops. We have grouped our properties into 9 "neighbourhoods" (in geographical areas), and we plan to hold these neighbourhood meetings in the spring and summer of 2013.

The meetings will be in evenings, between 7:00-8:30 pm, at community venues near you.

Some of the topics we plan to discuss are:

- Your priorities – both locally and for CHISEL generally
- Ideas on improving our services – e.g. repairs, housing management
- Neighbourhood issues
- Stock improvement – planned maintenance
- How you want us to communicate with you?
- Your feedback on CHISEL's Resident Engagement strategy and other policies

Chisel staff will be going round your neighbourhood before the meeting, to pick up any issues with the outside of your houses and shared outdoor spaces - you are welcome to join us.

We will write to you with exact dates and venues for the meetings shortly. This information will also be on the CHISEL website. We really hope you can come along and tell us what you think!



## Welfare reform update

The position changes daily but here is the latest:

Size criteria (**the bedroom tax!**) and changes to **council tax benefit**, both due to be introduced in April 2013, are expected to proceed on schedule.



**The Benefit cap**, also scheduled to come into force in April 2013 will now only initially apply in four London Boroughs (including Bromley and Croydon), and is due to be in place nationwide by September 2013.

**Universal Credit** was due to be introduced in April for all new claims but this has been delayed to October 2013 at the earliest, with national roll out by October 2017. There is currently significant uncertainty over these timescales however, and there is a strong view that Universal Credit may be further delayed... we will keep you updated!



CHISEL has been working hard to keep you informed about the forthcoming changes with articles and leaflets, and we will be contacting people individually who have told us they may be affected (if we have not done so already).

### Please contact us if:

- ♦ you have received a letter from the Local Authority telling you that your benefit has been cut.
- ♦ you have not already filled in our survey or spoken to us, and you think you may be affected.

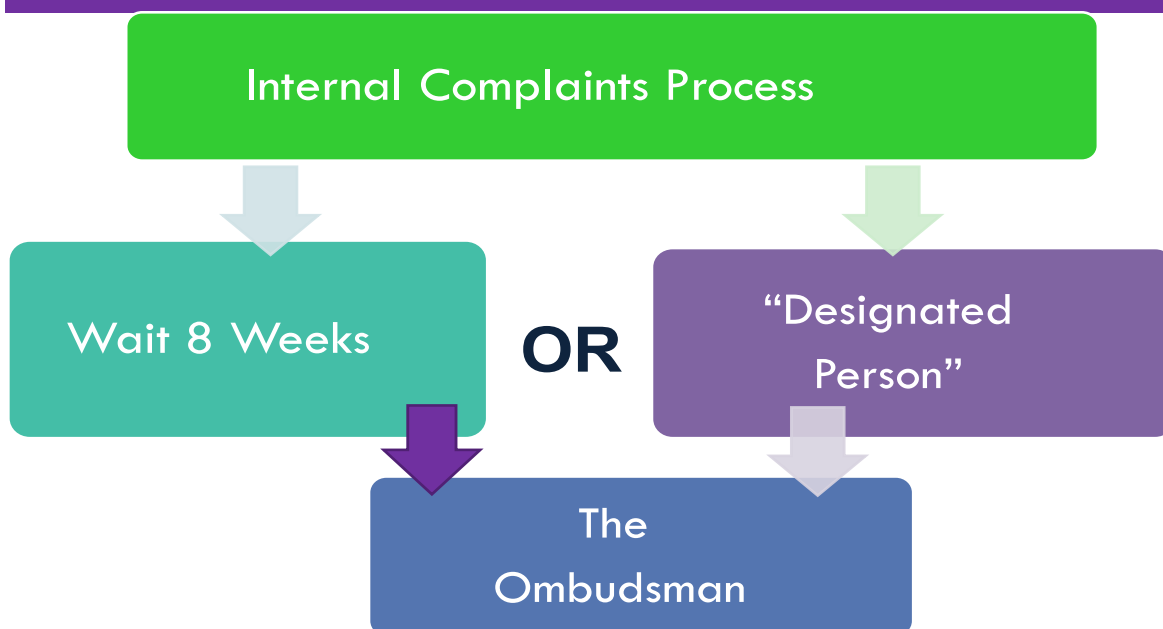


If you do not pay your rent you risk losing your home, so **if you are having any difficulties in paying your rent please contact us immediately to avoid unnecessary legal action.**  
**We are here to help!**

# Localism Act — New Approach to Complaints

The Localism Act comes into force this April. It introduces changes to the way complaints against a social landlord are handled, once they have been through and exhausted (completed all stages of) the landlord's internal complaints process. The Act states that prior to going to the Housing Ombudsman, Housing Association tenants will have to wait 8 weeks, OR ask for their complaint to be considered by a 'Designated Person'. The Act goes on to clarify that a Designated Person can be a local Councillor, an MP or a "recognised" Tenant Panel.

## New Complaints Process



### Who is a Designated Person?

- Local Councillor
- MP
- A recognised Tenant Panel (CHISEL does not have a recognised tenant panel).



Localism Act 2011

If you are unhappy with our response to your complaint you may choose to go to one of the above. You must have exhausted our process first.

However, the Designated Person:

- Does not have to consider your complaint
- They have no budget or training and
- They have no power so CHISEL does not have to do as they recommend! ... Another good idea from Government!





## Don't break the chain: swapping homes - Linda's story

Tenants of housing associations and councils have access to homeswapping schemes, which enable them to make mutual exchanges with other tenants to get homes that suit their changing needs – larger, smaller, or in a different location. This is becoming even more important now with the “**bedroom tax**”, the cut in housing benefit for working age tenants “*under-occupying*”, which is being introduced by the government from April 2013, and will mean some tenants need to move home.

CHISEL is a member of the largest scheme, Homeswapper. As well as the obvious 2-way swap, [www.homeswapper.co.uk](http://www.homeswapper.co.uk) enables multi-way swaps, as new CHISEL tenant Linda Ruck found out when she joined a chain of tenants in a 5-way swap. Linda tells her story.

In January 2013 I moved into my new CHISEL house. We previously lived in a Sentinel housing association house in Basingstoke. We had been trying to move to London for a couple of years, and after my daughter Nicole got a place at Greenwich University in 2012 we tried harder. Through Homeswapper I had been in touch with several tenants looking to move, but it was when I contacted CHISEL tenant called Dawn that things really started to happen. Dawn put together the chain of tenants - it reached 9 at one point, then simplified to 5 by the end - which meant that we moved to Catford, while Dawn and three other families in our chain moved somewhere they wanted.



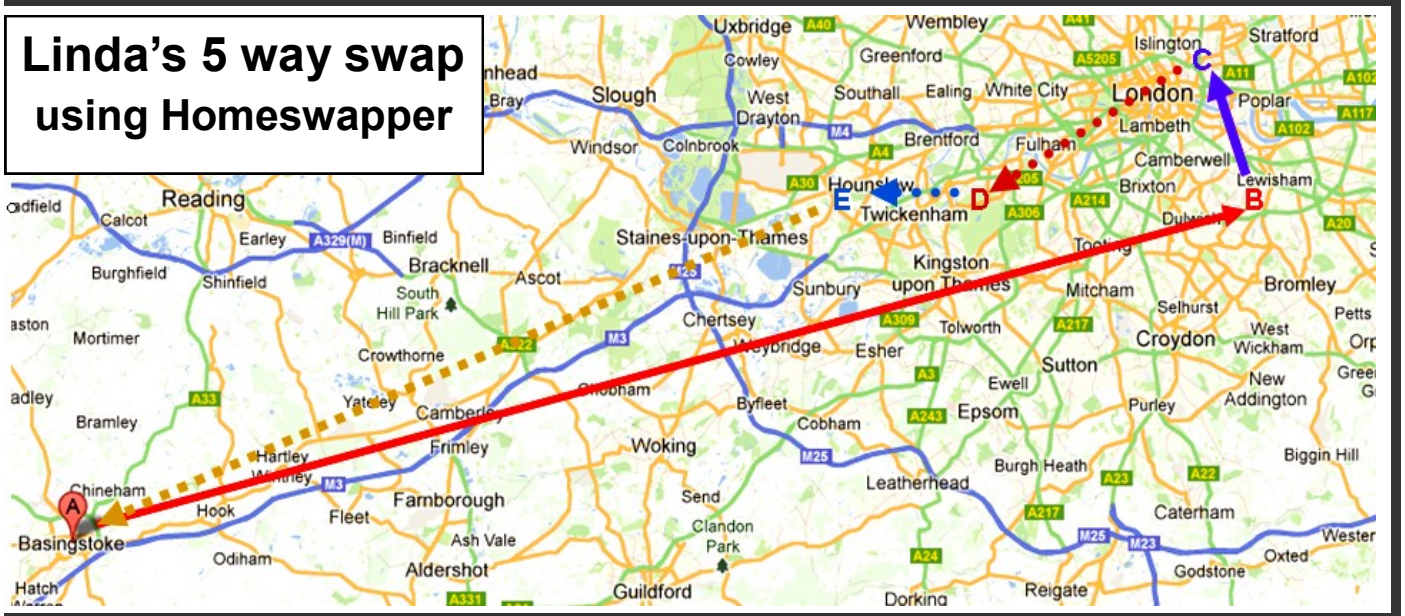
Linda with daughters Nicole and Roz, and grand-daughter Lateisha

My advice to tenants considering using Homeswapper is:

- ◆ Have a good range of photos of your house to show possible swappers
- ◆ Visit the potential properties as soon as you can - they are not always as described. We had the shock of our lives when we saw one potential house!
- ◆ Make sure all the paperwork is correct - every link in the chain must work
- ◆ Be persistent - it took us two years from first looking on Homeswapper
- ◆ We had a 5-way swap, but two way exchanges are more common

Now we have just what we need for me, my three grownup daughters and two grandchildren, close to Nicole's university and near family, just 10 minutes from where I was born. We had lots of anxiety but now we can sleep and breathe easy. It feels like home already!

## Linda's 5 way swap using Homeswapper



## Rent Increases

You will have recently received your rent increase letter for the new rents from April. We know that when times are tough it can feel really unwelcome when this letter arrives on the doormat, so we thought you might like a more detailed explanation of the increase.



CHISEL is required to set rents in line with guidelines from the Government - this sets a maximum increase based on the rate of inflation (the RPI) at the previous September plus 0.5 % (plus up to £2.00 per week if rent restructuring applies). This year the RPI in September 2012 was 2.6% and therefore the maximum rent increase for this year is 3.1%. The CHISEL Board discussed the rent increase for 2013 at their meeting in December 2012 and decided unanimously to increase rents in line with this maximum guideline figure of 3.1%. The Board includes 3 tenants, who all voted for this increase.

This is not a decision that CHISEL's board ever takes lightly and rent increases have been the subject of some lengthy and difficult discussions over the past year. The Board is committed to providing affordable homes for rent and is extremely conscious of the current economic climate and difficulties many of our residents may be facing. However as a small association, our only income is the rent you pay and if we do not have enough money coming in to meet our liabilities (such as repairs, loans, salaries etc) then we may not be able to continue as an independent housing association in the future. More importantly, we want to invest money in improving services and supporting tenants who may be hit by the welfare reforms. The Board took this decision with these things in mind.



**Rent restructuring:** over the last 10 years, in addition to the general inflation increase, housing association rents have been changing by up to £2 per week to bring them to "target rents", which relate to house prices in the area. CHISEL has completed rent restructuring for almost all our tenants, but there are still a few homes left whose rents are still being restructured.

# NOTICE BOARD

## DIRECTOR'S DROP-INS

**Come and talk to the Managing Director, Karen Cooper**

After 6 months in the job, whilst I have met some of you, I am keen to get to know as many tenants as possible. I want to hear what you think about CHISEL and how we can improve our service to you.



As you can see on page 3, we will be holding a number of neighbourhood meetings where you will have the opportunity to meet me and other members of the team. Please do come along and let us know your views about CHISEL and your neighbourhood – you can make a real difference to how we work.

In addition, I will be holding a number of Director Drop-In Surgeries where you can pop in and have a chat with me without making an appointment. These will take place at the CHISEL office - all from 4-7 pm - on

Monday 29<sup>th</sup> April 2013

Monday 24<sup>th</sup> June 2013

Monday 2<sup>nd</sup> Sept 2013

My objective is to work with CHISEL's tenants to improve the services we offer. Whilst we have our own views about what works, what doesn't and what CHISEL's priorities should be, it is your opinion that really counts. You can shape the future of CHISEL by talking with me and giving me your views and ideas.

Of course, you don't have to wait for a Drop-In to chat to me, so please feel free to email me, at [director@chisel.org.uk](mailto:director@chisel.org.uk) or ring me on 0208 692 5258 at any time.

## 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)	<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>