



# TENANTS NEWSLETTER

## Summer 2013

**CHISEL Ltd**  
**188a Brockley Road**  
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**www.chisel.org.uk**

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**CHISEL's 2013  
Tenant Fun Day  
and AGM**  
Sat Sept 21st  
1.30 - 4 pm  
**details to be  
announced soon!**



**Prize Draw for  
tenants with up to  
date rent  
(see back page)**

## RENT INCREASES LIMITED TO INFLATION + 1% FOR NEXT 10 YRS

**Government News...From 2015  
to 2025, housing association  
rent increases cannot be more  
than CPI +1%**



### Neighbourhood Meetings

Thanks to everyone who has come to the neighbourhood meetings so far - we really value your input. You told us that you are not satisfied with our repairs service and our communication about repairs.

#### We have:

- ⇒ Tendered out our cyclical programme and engaged a new contractor as a result
- ⇒ Introduced a **Code of Conduct** for our contractors
- ⇒ Started phoning a sample of residents following repairs to see if they are happy

## Summertime! ...some of the time...



Resident Jo at work in the beautiful garden at Belmont House, managed by the tenants.

**see page 11**

# Help make CHISEL better - become a Board Member!

- **Would you like to help CHISEL deliver top quality services to its tenants?**
- **Can you help make sure that CHISEL listens to its tenants?**
- **Can you spare 6-8 evenings a year?**

If you answered YES to the above, why not consider becoming a CHISEL Board member?



Did you know that CHISEL is almost unique amongst housing associations in having a requirement in its Rules that at least a third and up to two-thirds of CHISEL Board members should be tenants? This requirement reflects the association's past co-op history and its continuing determination that tenants should be at the heart of everything we do.

We are interested in recruiting CHISEL tenants - and indeed tenants who may have previously served on CHISEL's board in the past but who may be interested in serving a new term. As a member of CHISEL's board you will have a direct say in what CHISEL does and how we manage our homes. You will be able to help make sure that CHISEL continues to listen to its tenants.

In particular **we are looking for Board members who have finance skills** so:

- ⇒ Do you work (or have you worked) in finance or accounting?
- ⇒ Do you feel comfortable looking at financial information such as accounts?
- ⇒ Do you like spread sheets?

The Board meets about 6 times a year in the evening and there are a few other meetings such as occasional planning meetings and our AGM. The meetings are not overly formal and usually last no more than 2.5 hours.

Board members are unpaid but we provide refreshments at meetings and can pay expenses such as travel and child minding. We will also provide support and training for new board members to help them carry out their role.

If you think you might be interested, please ring Karen on 020 8692 5258 or email [director@chisel.org.uk](mailto:director@chisel.org.uk).



# Don't use naked flames indoors ... and do get home contents insurance!

## Could this happen to you?

This is what the bedroom of a CHISEL tenant looked like after a recent fire caused by using a firepot indoors.

The tenant will have to replace a lot of his household items – bed, mattress, and other furniture. He did not have home contents insurance so faces having to find the money to pay for replacements out of his own pocket.

Whatever the cause - fire, flood or accident - **how would you cope if you lost all or some of your belongings?**



**Home contents insurance can cost as little as £1 per week.** There are lots of providers and you must make your own decision, as CHISEL can't guarantee any particular provider, but here is some information on one scheme for you to consider.



The **MyHome** scheme is provided by the National Housing Federation, and is **tailored to social housing tenants**. The minimum sum insured is £9,000 at an annual cost of about £80 in London or £40 outside London, or if you are over 60, £6,000 cover costs £46 in London - less than £1 per week.

There are some useful features of the MyHome insurance: no excess, no increase in premium if a claim is made, no exclusion for lodgers (although the policy won't cover lodgers' belongings); there is cover for the contents of timber framed houses; and cover for shared houses if rooms are lockable.

You can find out more about MyHome on 0845 337 2463 (or 01628 586 189, which is cheaper from a mobile).

There is no online application form - so we have included a brochure for MyHome in this mailing.

### Hints:

Do an accurate valuation of your belongings, as if your insurer thinks you have undervalued, you may not get the whole value of a claim.

Rate card 4 is for London

Rate card 1 is for Brighton and Colchester.

# OUR VISION

The Board and staff reviewed our vision and values at their planning day in April... we would like to know what you think? Let Karen have any views or comments. We hope members will approve this vision at the AGM on the 21st September - become a member and come to the AGM so you can decide CHISEL's vision, values and future!



**CHISEL VISION** – driven by our residents, their needs and aspirations, to deliver sustainable homes, services and communities which make us all proud.

**VALUES: Working together to create a CHISEL community.**

- Collaborative and Cooperative
- Honest, Open and Transparent
- Involvement and Inclusivity
- ReSpect and fairness
- Excellence in everything we do
- Local – working with residents locally to build better neighbourhoods

..... **Building Trust**



**WIN~~~ WIN~~~ WIN~~~ WIN**

## ADULT COMPETITION

Complete the following sentence to **win £50...**

**I love my CHISEL Home because.....**

Entries must be no more than 100 words and images can be used.

## UNDER 16's COMPETITION

**4 Great PRIZES** to be won in these categories:

- 3 & under
- 4-7 yrs,
- 8-11 yrs
- 12-16 yrs.

Draw or paint a picture on the following theme: **I love my CHISEL Home because.....**

All entries must be in by 9am on the 27th August and the winners will be picked on the 6th September. We are hoping to use the entries in our annual report and other publications. Send to Mark at the office or email to [cto@chisel.org.uk](mailto:cto@chisel.org.uk) **ENTER NOW!!**

## NEW POLICIES ... HAVE YOUR SAY!

We have introduced 2 key new policies on Complaints and Resident Engagement and we would like your input to make sure we have got these right! The policies are outlined on this page and the next two pages. **If you would like to look at the full policies please contact Karen and she will send them.**

### COMPLAINTS POLICY

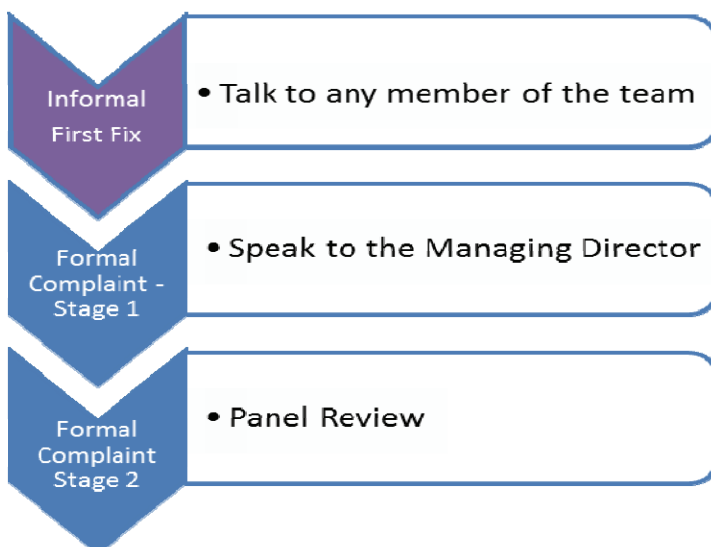
CHISEL aims to give an excellent service to our residents and other customers. We acknowledge that sometimes things go wrong and our aim is to put things right as soon as possible. We want to know when this happens or when residents are unhappy with the service they have received from us so that we can learn and improve the way we work. We believe that complaints are a real opportunity to listen and respond to our residents.



This policy aims to:

- ◆ Set out a definition of a complaint that can be clearly understood by both residents and staff
- ◆ Take a proactive approach to managing complaints
- ◆ Enable and empower our staff to deal with complaints effectively at the earliest stage in the process
- ◆ Be responsive to the needs of our residents
- ◆ Be open, transparent and easy to understand
- ◆ Reflect current best practice
- ◆ Help us to learn from complaints and shape our services as a result
- ◆ Set out a process for dealing with unreasonable complaints

We will do everything we can to resolve an issue informally and resolve the complaint/issue quickly. We will try to do this within 3 working days, as a First Fix solution, and if we cannot resolve it to the resident's satisfaction then we will escalate this to the formal stage of the complaints procedure.



**If you are not happy with something talk to us and we will do everything we can to resolve the issue.**

**If you would like to see the full policy contact Karen at the office.**

# Resident Engagement Strategy

## CHISEL— Accountable to our residents and held to account by our members!

Our aim is for all residents to have engagement with us that is positive and feel that their views are listened to, respected and responded to appropriately. We recognise that our residents have different opinions and needs and that a 'one size fits all' approach will not meet the needs of our residents.

CHISEL is committed to improving resident satisfaction and being driven by residents' priorities. This strategy is pro-active and designed to respond to the challenges from residents to steer organisational direction as well as individual service improvement and to provide more local accountability.



**One size fits all? We don't think so!**

### ENGAGEMENT

We want our residents to feel valued at all times, whether they are actively involved with CHISEL or not, and to put residents at the heart of our business every day. We aim to communicate in an open way with our residents, listening to them at all levels of the organisation.

We believe that the fundamental element of this is the way we relate to our residents on a daily basis; we aim to build relationships with our residents that are truly collaborative and based on the following values:

- ◆ **Trust**
- ◆ **Honesty**
- ◆ **Openness**
- ◆ **Transparency**
- ◆ **Warmth**
- ◆ **Compassion**
- ◆ **Respect**
- ◆ **Professionalism**



## INVOLVEMENT

CHISEL is committed to being resident led and involving our residents in developing, shaping and scrutinising our services,.



We recognise that we are accountable to our residents for the services we provide and in order to ensure proper levels of accountability, meaningful resident engagement and involvement is vital. We therefore need to ensure that we offer a range of opportunities for engagement and involvement, on a number of levels, so that we can shape our services in response to residents' needs.

The menu of opportunities is intended to provide a mix of formal and informal mechanisms, that people can dip in and dip out of as required to suit them and their circumstances. The menu offers the means for residents to get involved in both local/operational and strategic issues that cut across the association and affect all CHISEL residents.

### Get involved in a way that suits you!

#### Areas of influence:

- Decision making – membership (shareholding and board)
- Policy making
- Improving services
- Improving communication
- Establishing local priorities
- Co-ops and Residents Associations

#### Consultation by

- Working parties & brain storming sessions
- Email consultation
- Telephone surveys
- Formal or informal meetings
- Social media e.g. Facebook, blogging

Is this Strategy on the right lines?

Let us know - speak to Karen on  
020 8692 5258 or email  
director@chisel.org.uk

YOUR OPINION  
COUNTS!

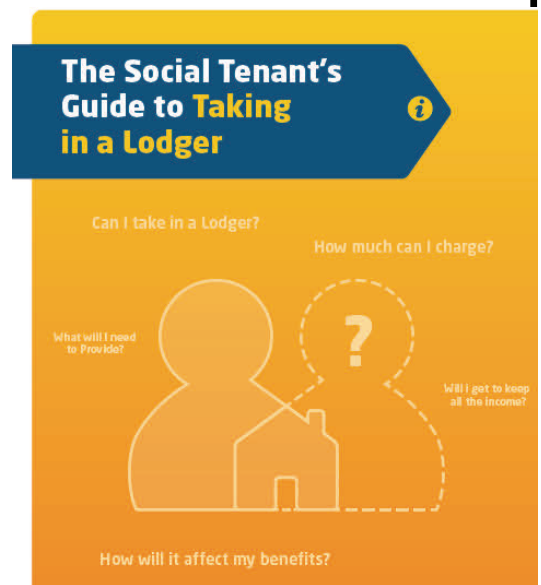
## Welfare reform update

The 'Bedroom tax' is starting to bite and we have seen a number of tenants having their benefit reduced! If you have had your benefit cut and are struggling to pay your rent, please talk to us. Other welfare changes are coming in later this year and in future years and you need to be prepared now so you don't fall into arrears later.

### Got a spare room, worried about the bedroom tax? Thought about taking in a lodger?

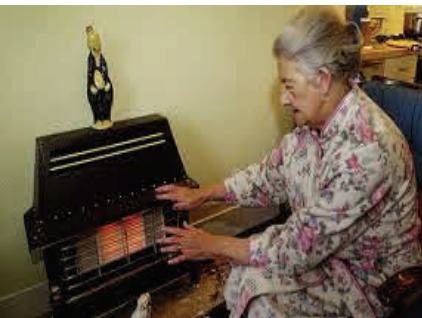
One way of supplementing your income is to rent that spare room to a lodger. This is an option you may want to consider - but be careful, do your research about the effect on your benefit, and speak to us when deciding whether this is the right option for you. You will need CHISEL's permission in advance.

We have included a short guide to taking in a lodger, created by [www.spareroom.co.uk](http://www.spareroom.co.uk) - a website to put people with spare rooms and potential lodgers in touch with each other. You can also download it from the spareroom website.



## FUEL POVERTY

Anybody who spends more than 10% of their income on fuel can be described as in fuel poverty. With incomes static (or dropping) and energy bills rising, this is an increasing problem.



Netmums' survey of 1,000 families found one in four saying they had to choose between heating and eating.

CHISEL are looking at ways of keeping our tenants out of fuel poverty - and saving energy. Our planned maintenance programme includes insulating cold walls, and after a recent thermal imaging survey of our timber self-build houses, we have started a programme of works to improve draught proofing in in these houses.



# Running your own business from your home

Running your own business from home can often be a great way to earn money and turn your Del Boy (“next year Rodney we will be millionaires”) dreams into reality!

We recognise this is one way to increase your income and **we want to support residents who wish to work in this way** - particularly in the light of recent welfare reforms. However it is a condition of your tenancy that you obtain our permission before operating any business from home - so if you'd like to start your own business, and you're confident that it won't cause a nuisance to your neighbours, then **talk to us!**

There are many types of business that a tenant could run from home without causing any difficulties. For example, we would normally grant permission for you to use your home for doing admin for your business as a sole trader, or for an Internet or phone based business.

You should also be aware that we would revoke permission if at any time your business impacts on your neighbours, the property or CHISEL in any way.

If we grant permission please note that we will require proof of adequate insurance and any other supporting evidence as necessary.

**CHISEL has a duty to protect other tenants and neighbours from nuisance.** Generally we will not give permission for any business that involves the public coming to your property or that may cause a noise or nuisance to your neighbours, and therefore we will not approve the following:

- ◆ Car or motorcycle repairs/sales
- ◆ Anything that requires structural alterations to the property or a change of use
- ◆ Anything involving heavy or noisy machinery
- ◆ Any business attracting a large number of visitors to the property
- ◆ Any business that means you have to stock flammable products
- ◆ Any business involving animals, birds or reptiles
- ◆ Any business which would need to store a significant number of items within the property or outside space, e.g. repairing or dealing in large electrical equipment or scrap.
- ◆ Any business which might compromise the health and safety of others
- ◆ Any business that might cause damage to the property or invalidate our insurance cover

WORKING FROM HOME - BY MCHARPER



## Subletting without permission now a criminal offence

The Prevention of Social Housing Fraud Act has been passed by Parliament. It is not yet in force but the Secretary of State is expected to introduce its provisions shortly.

The Act creates new offences of unlawful subletting of social housing. Secure and Assured tenants, who move out of their homes and, knowingly or dishonestly, sublet the whole or part of them in breach of their tenancy agreements will now commit a criminal offence.

The Act gives local authorities powers to prosecute these offences, which carry maximum sentences of:

- ***A fine or 2 years' imprisonment if the tenant's actions were dishonest, or***
- ***A fine if they were not dishonest.***



### No Second Chance

The Act also brings assured tenancies into line with secure, providing that the Assured tenants of social landlords will now lose security of tenure permanently if they sublet or part with possession of the whole of their properties.

Previously, Assured tenants could sublet the property and then move back in – usually quickly after they realized the landlord was “on to them”. If they moved back in, they regained their status as Assured tenants and a Notice to Quit served then would not end their tenancy. That is no longer the case. **An Assured tenant who sublets or parts with possession, without the permission of their landlord, loses their status as an Assured tenant forever.**

### Unlawful Profit Order

The Act creates a new order requiring defendants to pay the profits of unlawful sub-letting to the landlord. This order can follow either a criminal conviction or civil proceedings.



**You can ask permission to take in a lodger to fill an empty room, and potentially generate more income (see page 8).**

## Residents working together

**Greenstreet** co-op members enjoying their shared garden. They did a major overhaul of the planting and trees this spring - and now the sun shines in...



**Belmont House** has a large garden which the tenants manage together, doing most of the work themselves, with some support from a paid gardener. They won a best garden prize!



# NOTICE BOARD

## Clare's Corner

I currently have two invoices for fire equipment servicing arising from tenants phoning the company themselves rather than contacting us, and I am now arguing with the company about who is liable for the cost.

Please don't phone contractors yourselves - give us a call if you need something done, and we'll sort it out.



## Director's Surgery

Karen says: pop in and have a chat with me without making an appointment. My next Director Drop-In Surgery will take place at the CHISEL office - on **Monday 2<sup>nd</sup> Sept 2013 from 4-7 pm.**



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

## WIN £150 in CASH!

CHISEL reward tenants who keep a clear rent account with a chance to win a cash prize twice a year. The latest winner is **Mathew Wills, from Brighton**

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)	<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	Nigel Spice (interim) (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>
Admin Officer	Charlotte Hunter (2 days pw: Tuesday and Thursday)	<a href="mailto:admin@chisel.org.uk">admin@chisel.org.uk</a>