



North Region Virtual Forum Questions and Answers

Date: Tuesday 6 October 2020

Staff in attendance:

- Richard Bellis, Head of North Region (RB)
- Rachel Dow, Leasehold Manager (RD)
- Troy Husbands, Contract Operations Manager, North region (TH)
- Ollie Levy, Resident Involvement Manager (OL)
- Lauren Picton, Partnerships manager (LP)
- Gail Newton, Interim Head of Assets - Fire Safety Programme Management (GN)

Video: <https://youtu.be/fcFrcaJVRgY>

Fire safety information: Please visit <https://www.nhg.org.uk/residents/repairs-and-maintenance/safety-in-your-home/fire-faqs/> for the latest information with regards to fire safety. Leaseholders are being sent quarterly briefings on fire safety. The next one should be circulated by your PMO in November. If you do not receive this briefing, please contact your PMO.

Questions and Answers:

	Question	Answer
1	When will the stairwells be redecorated at Burton Street, WC1H	TH: Currently, the block is due to be reviewed in 2022/23 to see what cyclical works are required.
2	Why was I invited to the north event when I live in the south?	OL: We are not sure why you might have received the wrong correspondence. Please ensure NHG have your most up to date contact information and contact your housing officer should this happen again. If you're set up on My Account , you should be able to update your information there.
3	What is happening with the EWS1 form? I understand the PM has appealed to the property industry to be more relaxed with this for people living in properties below 18m.	GN: The guidance issued by Council of Mortgage Lenders and RICS is that EWS1 certificates are required for buildings over 18 metres and buildings with combustible material as part of the external wall system. We would suggest that people being asked for an EWS1 in buildings lower than 18m push back and ask whether there are specific reasons for requesting the EWS 1.
4	We've got a really big problem with parking in our street Wells Mews, N11 2DQ. There are cars parking outside the bays, on the pavement and without parking permit. They block the entrance of our street. The monitoring company UK Park Direct ignores all our emails and calls. The Enfield council told us that this is a private road	RD: Park Direct can only enforce parking on the land that is owned by NHG. If the land is owned by the council then they have to take enforcement action against illegal parking.

	and that the owner is responsible. Can you help at all please?	Your PMO can contact Park Direct on your behalf if they do not respond to you directly.
5	I live in Iris Court. Although it's a 3 storey low rise building, we have had a waking watch imposed on us, despite unanimous objections by all the leaseholders given the low rise nature of the building, with no lift. The WW does not provide any additional level of safety. NHG are refusing to acknowledge our objections. How do we appeal and ultimately how do we get the WW removed before huge expenses are passed on to leaseholders?	GN: The advice from our Fire Engineer is that the fire strategy for Iris Court needed to be changed from "Stay Put" to "Simultaneous Evacuation." To support this, a waking watch is needed to alert residents to a fire incident and raise the alarm with the fire brigade. To discuss individual concerns and your block, please contact your Property Management Officer.
6	In support to the elderly, are the able-bodied allowed to assist in visiting (from a distance)/providing provisions such as groceries?	LP: Yes, for smaller packages we have a partnership with Good Gym for the over 60s.
7	One issue that I have is that the app to log on to Notting Hill Genesis is very temperamental. Often I am unable to log on to report Repairs etc.	RB: You can speak to one of our customer service advisors via Live Chat which is at the bottom left of your screen when you are on the NHG website .
8	The first presentation sounded all good in practice. However, this is not our experience at Utopia House (leaseholders). We are not involved, we are not proactively communicated to, we do not receive timely responses to our concerns, complaints or queries. Therefore, my question is - how are NHG monitoring the quality of the services provided by housing officers? What steps are NHG taking to ensure that services provided to leaseholders align with the exposed aims of NHG? What steps are NHG taking to ensure there is an open, honest and transparent approach to the continuous improvement of their services and repairs?	RD: We review all PMOs performances against key performance indicators (KPIs) to assess whether they are on target in responding to complaints etc.
9	Has any thought been given to installing solar panels to the flat roofs to provide the communal areas with power to funds the reduction of service charge for the residents. I understand there is a government subsidy and that spare electricity is resold back to the grid.	TH: At this stage there are no plans to retrospectively install solar panels to flat roofs.
10	I am not aware what items in my house I should ask NHG to fix if broken or if they don't work, or if I should get them fixed myself. I am a shared ownership owner via NHG. Can you kindly let me know how can I find this out?	RD: Please check your lease to understand what your responsibility is to fix and what is NHG's.
11	Is the asset structure a permanent change?	TH: Yes, the changes to the asset structure are permanent.
12	Are there any options provided by NHG to help people who might be struggling to pay rent/service charges due to losing their jobs/redundancy?	LP: Yes, we offer support in two ways. First thorough advice and information. Housing Officers are able to give basic information about how to claim universal credit or support

		<p>you to access discretionary housing payments. if you are eligible and already on benefits, there is also information on the website and links to benefit calculators for residents who are not sure what money they are entitled to. If a resident requires a more detailed conversation around entitlement because their situation is more complex, we can arrange for a welfare benefits adviser to give them a call to talk it through. For cases requiring specialist support, a case will be opened and ongoing and one to one support provided. Referrals are made via housing officers. Please note the welfare benefit service is available for tenants only.</p> <p>We also have a dedicated NHG debt advice line for all residents (and all tenures). This line is independent and delivered by Debt Free London (0800 808 5702). Advisers will help you to negotiate with creditors and organise your finances into priority and non-priority bills.</p> <p>We can also give support via our partnerships team. The team have formed close referral partnerships with a network of employment, training, apprenticeship and legal advice organisations. For the full list of partners please see our database where you can self-refer. You can also sign up to our Employment and support e-newsletter to get regular updates on projects and support on offer.</p>
13	How do I go above my housing officer as everything stops with her. Nothing gets done when I put a written complaint in against her. When it was Genesis, she got handed the complaint and again nothing got done.	I'm sorry that has been your experience. You can go to the Housing Operations Manager who manages the team of Housing Officers. (Following on from this query raised in the meeting, the Housing Operations Manager contacted the resident to discuss the issue.)
14	Good evening. How will General Needs residents be made aware of the next cyclical programme (i.e. front doors and windows) associated to their property?	TH: We would recommend that you contact your housing officer to check when your property is due to be reviewed
15	Several members of Block C Erin Court have requested the breakdown of the fire safety costs over a week ago and not got anything yet. The costs we were quoted were a lot higher than for the other blocks. The other blocks also got breakdowns automatically with the original letters. Several of us have chased and not had any replies to our requests for the information.	GN: Please contact your local Property Management Officer, who will be able to obtain this information for you.

	This information should already exist so it is confusing why it wasn't shared to us and why it is taking so long to share it.	
16	We've been told that we have to pay for the fire safety upgrades, but I reviewed local government guidelines online and they state this is the responsibility of whoever is responsible for the communal areas – which is NHG. Can you please explain why you are going against the government advice on this and passing the charges onto us?	<p>GN: Fire remedial works in the communal areas would normally be split between the number of flats in the block, based on the terms of your lease.</p> <p>To establish the details for specific blocks, please contact your Property Management Officer, who will be happy to explain how things are divided in your block.</p>
17	Service charge letter came through recently stating incurred extra costs that we have liability to pay through the service charge. These charges have not been clearly defined, and as I understand, NHG should contact the residents to clear spending any money on top of the expected outgoings that will affect service charges and cost us more money, but we were not contacted about these extra costs.	<p>RD: We set a budget at the start of the financial year, but this is just an estimate. If we need to spend more money on repairs and such, then we will. Similarly, if we do not spend all the money allocated to the budget, you get the surplus back. Legally leaseholders are formally consulted via Section 20 of the Landlord and Tenant Act of 1985</p> <p>if we are going to incur costs to a leaseholder of over £250.</p>
18	How long is it going to take approx (years) to complete the work needed to make our properties safe to live in?	<p>GN: This will depend on a number of factors, we are in discussion with developers about the issues identified in the intrusive surveys, we are also pursuing claims against any NHBC warranties.</p> <p>Until the outcome of these discussions or claims are finalised, we cannot confirm dates. For specific information about individual blocks, please contact your Property Management Officer</p>
19	I understood that the EWS1 form was not a government requirement.	GN: The EWS1 certificate is a requirement laid down by the Council of Mortgage Lenders. it is normally only required for buildings over 18 metres.
20	I was thinking of selling my 25% share. Do I need to wait until the building work on our blocks to make them safe is complete?	GN: No, you can sell your share whenever you wish. Depending on the height of your building, the lender providing the mortgage for your buyer may require an EWS1 certificate.
21	How do I find out if my building is over 18 metres?	GN: If you contact your Property Management Officer, they will be able to identify the height of your building for you.
22	When are you likely to get some answers for those properties under 18m? There is a current stamp duty rush and this is causing huge stress meaning several of us are unable sell their one bedroom flats to progress up the property ladder or indeed start a family.	<p>GN: There should not be an issue in selling or buying a property that is under 18 metres.</p> <p>We would suggest that people being asked for this information living in buildings lower than 18m push back and ask whether there are specific reasons for requesting the EWS1.</p>

23	Are our balconies safe as they have wooden decking on them?	GN: Timber balconies would have been compliant at the time of construction. Recent changes to building regulation now mean they are considered non-compliant and as part of any remedial works, we would look to change the timber decking of balconies to a non-combustible material. Please contact your Property Management Officer to discuss site-specific examples.
24	Is there an option to sell our properties back to NHG in view of limited ability to sell properties at the moment and could you let us know how many properties have sold in the last nine months?	<p>RB: It is not our policy to buy back properties. For those shared owners who are having difficulty selling due to the ESW1 form, we are giving permission for them to sublet their properties.</p> <p>GN: We do not offer a buyback service to shared owners. We can always consider transactions funded in cash, but of course recognise the vast majority of cases require a mortgage of some kind.</p> <p>While the situation persists, NHG can consider providing permission to sublet your home, even if your lease prohibits this, to facilitate you being able to move. We want to help where we can and if this is something you wish to explore, please contact your PMO who can run through your options.</p>
25	A few years ago plans were being made to carry out rear door repairs programme on properties along Topaz walk, NW2. Are there plans to revisit this soon?	TH: There are no imminent plans to undertake planned works at Topaz Walk. I would recommend that you contact your Housing Officer to raise the matter with the Asset Team as a referral will be required to investigate the matter further.
26	On my account the direct debit charge has changed to 'internet payment'. Why is this?	RB: this is a change that has impacted Legacy Genesis residents who had Direct Debits set up through AllPay. AllPay made a change to the payment schedule and this means that all payment made via AllPay now come through as 'Internet Payments'. We are working with our IT department to make changes to ensure that the different payments methods have the correct description.
27	Where does the reference No come from on the online account?	<p>RB: This is the payment reference number. It is an eight-digit number that you can find on any correspondence we've sent you.</p> <p>If you're unable to locate it, please contact your Housing Officer.</p>
28	What is NHG doing to address the serious ongoing issues re cladding and building	GN: NHG are working with the developer, managing agent and consultants at Colindale

	<p>defects within multiple blocks in Colindale. We are being told nothing, expected to endure massive safety issues and potentially swallow unlimited costs associated, with no end in sight! Despite residents sending countless questions and requests to address this, we are getting nowhere. Would you accept this situation personally if you lived here?</p>	<p>Pulse. We are also pursuing claims via NHBC warranties and submitting applications to the Government Building Safety Fund. Only as a last resort will we look to recover costs from leaseholders via the service charge.</p> <p>Various resident updates have been sent to developments in Colindale Pulse in recent weeks and we are committed to providing regular updates to residents and answering questions that are sent to Property Management Officers.</p>
29	<p>Why are repair jobs often closed as completed when they are not and then reopened at a later date? This I think is false reporting on when repairs were originally opened and where no action has been taken.</p>	<p>TH: Repairs should not be closed if the works have not been completed. In some instances, a further repair is raised as a follow-on job.</p> <p>In all cases, jobs can only be closed by an agent of NHG (housing officer/call centre staff) and this should only be done once the tenant has been contacted to confirm the works are completed.</p> <p>We also request evidence from the contractor that the job has been completed.</p> <p>We have however picked up some training issues with the staff and will work with them to improve the management of the repair.</p>
30	<p>Erin Court has asked their Housing Officer for virtual meetings several times, but we've had no reply. How do we know NHG are made aware of our concerns because these go through the HO and if they aren't making notes or passing this on, how does NHG know there is a problem as residents are not contacted.</p>	<p>RD: I have spoken to the PMO about this and we will be arranging a virtual meeting for Erin Court in November.</p>
31	<p>Who do I contact to get another copy of my lease?</p>	<p>RD: Please contact HM Land Registry.</p>
32	<p>As a disabled leaseholder is there any support available for internal decoration or flooring renewal?</p>	<p>RD: Unfortunately, this would be your responsibility as a leaseholder.</p>
33	<p>Is there an option to sell our properties back to NHG in view of limited ability to sell properties at the moment and could you let us know how many properties have sold in the last 9 months?</p>	<p>RB: It is not our policy to buy back properties.</p> <p>For those shared owners who are having difficulty selling due to the ESW1 form we are giving permission for them to sub-let their properties.</p>
34	<p>What support are you providing to PMOs because it's difficult to contact them/get anything out of them? They are the first point of call and they are often overworked - which means they are unable to provide a basic service to us - much less an excellent service. We are supposed to ask them about everything. How realistic is this? The patches have been reduced but we are not experiencing an improvement in services.</p>	<p>RD: There has been a higher than expected level of contact from our leaseholders on historical issues and we are aware that this has had an impact on our PMOs workload. We are currently recruiting to ensure all the Leasehold teams and PMOs have additional support to work through these issues.</p>

	What are NHG doing to tackle this properly?	
35	What are you doing to support residents in being able to sell properties in the current environment (without the ESW1 form)?	<p>GN: Only properties that are over 18 metres should require an EWS1 certificate. Where a building is over 18 metres we are working as quickly as we can to ensure that remedial works are completed. We are engaged in discussions with numerous developers to address the fire safety defects.</p> <p>For an update on a specific block, please contact your Property Management Officer.</p>
36	We got a letter saying our block would be charged £9,000+. This is different to what is now being said on this call.	GN: Without further details of your block or development, we cannot answer this question. If you contact your Property Management Officer, they will be able to provide an update for you.
37	If leaseholders are responsible for internal costs for their properties, why should they pay through their service charges other repairs to their block (reference to Rachel Dow, previous question).	RD: Everything you pay for is as per your lease. For more clarification on this please contact your PMO.
38	Most residents are not aware of the form. How will you improve your communication around this issue?	GN: An EWS1 is a form that mortgage lenders require for buildings over 18 metres. We have written to all leaseholders a number of times this year regarding updates to building safety works and details of EWS1 have been included. If you are not receiving these updates, please contact your Property Management Officer, who will ensure you are added to the distribution list and who can provide copies of previous updates sent to leaseholders that you may have missed.
39	How can you sublet if building is not safe?	GN: If you wish to sublet your property, please contact your property management officer, who will be able to provide more details.
40	Why do previous fire risk assessments in Grahame Park state that buildings were safe in 2018 after Grenfell and the ACM cladding being identified as being unsafe and needing to be removed? Were these assessments not completed correctly?	<p>GN: Regular Fire Risk Assessments at Grahame Park have been non-intrusive surveys looking at the internal common parts such as the condition of fire doors, items stored in the common parts and issues in the communal areas. These types of survey would not check inside the external wall system.</p> <p>In line government guidance we conducted checks on buildings over 18 metres in 2017/18. There was one building identified at Grahame Park at the time, which was Lark Court (over 18m). The removal of the ACM for this building was completed in 2018</p>

		In January 2020, the government issued consolidated guidance instructing building owners to look into how the external wall systems have been built and check if they are compliant with building regulations. NHG started these investigations earlier this year once Covid-19 lockdown restrictions allowed.
41	Can you buy the freehold from NHG?	RD: Yes you can provided at least 50% of the flats in the building participate. The process is called enfranchisement. For more info please visit Leaseholders Advisory Service .
42	Un-cashed cheques: I received cheques from NHG for compensation last year. It was not possible to cash the cheques which are now out-of-date due to the unprecedented changes re lockdown. I have contacted the Financial department several times to no avail. What should I do to request a cheque be re-issued from NHG?	RD: If you could contact your Housing Officer and let them know the cheque number, they will confirm with finance that it's cancelled. Once that's been done, we can arrange a bank transfer if you'd prefer it that way.
43	I am a recent leaseholder at Cubitt Court NW1, and I have been requesting a bike store space, but have not been able to get one so far. What should I do?	RD: Speak to your PMO they will be able to assist.