

July 2010

## Welcome

Welcome to the Leaseholders Newsletter. In this edition we will be providing you with information to keep you up-to-date with relevant Leaseholder news, issues and topics.

### Leaseholders AGM

The Leaseholders Annual General Meeting was held on the 28th April at Progress House when a buffet was provided before the presentations. The meeting was opened by Peter Whittaker the BCH Company Secretary who presented the Satisfaction Survey prize winners with their cheques. Congratulations to Jez Harrison, Mr Martin Cloherty and Ms Sharon Cooke.



The meeting had presentations on:

- Block and fire safety from Alan Peek who is Blackpool Councils Fire Safety Advisor.
- The BCH Leaseholder Customer Director vacancy which is due mid September and for which Leaseholders can express an interest in. All Leaseholders have since received a letter about this opportunity and the role of the BCH Board and its Directors.
- The Credit Union has now become available to Leaseholders
- The Leasehold Forums being renamed as the Homeownership Service Improvement Panel.
- Updates on Leasehold performance.

There were opportunities throughout the meeting for those attending to ask questions and voice their opinions and at the end of the meeting to have one to one discussions with the staff and BCH partners who were there.

The minutes of the meeting and presentations are available to view or download on the Homeownership pages of the BCH website at: <http://www.bch.co.uk/leaseholdersRIB/RTBbuyingacouncilflat.htm> or by contacting Homeownership on 01253 477984

### Date for your Diary!

The Tenant and Leaseholder Annual Conference 2010 is due to be held on the 1st September at Blackpool Winter Gardens. All Leaseholders are welcome to come along to meet staff from Blackpool Coastal Housing, look out for more information in future editions of Viewpoint. We hope to see you there!



Tenant Friendly

To ensure our services are accessible to all, documents are available in large print, Braille, on audio-cassette or computer disk upon request. We can also provide help for British Sign Language users and provide information in other languages.

## Grounds Maintenance

The latest version of the Viewpoint magazine which is posted to all Leaseholders included articles about the Connaught Environmental ground maintenance and what you can expect from them. As with all services Leaseholders pay their share of the cost of the service through their Service Charges.

The Grounds Maintenance charges made over the last 4 years:

2007-08	2008-09	2009-10	2010-11
£41.70	£42.74	£49.72	£50.52



The rise in cost over the last 4 year period is £8.82 averaging £2.20 per year and accurately reflects the cost of the service to Blackpool Coastal Housing and the charge made to Leaseholders in their Service Charges. The Satisfaction Survey asked if Leaseholders were satisfied with the garden/outside space and 47% replied they were satisfied or very satisfied, 19% were neither satisfied or dissatisfied. If at any time you are dissatisfied with the service or have any comments or queries about the grounds maintenance contact your local estate office or Homeownership on 01253 477906. There are some Leaseholders who are Green Wardens and help monitor the service, if you are interested in becoming a Green Warden please contact Customer Involvement on 01253 477472

## Homeownership Service Improvement Panel



The next meeting specifically for Leaseholders is on 21st July 5.30pm at Progress House. The meeting will discuss the recent Leaseholder Satisfaction Survey, the performance of the Homeownership Team and the current review of the Leasehold Management Administration element of the Service Charges. We are looking for Leaseholders who wish to help us look at our performance and help introduce improvements. If you are interested in attending and would like to add anything to the agenda please contact Homeownership on 01253 477906

## Help Us to Help You

Recently BCH customers who have asked for documents in large print have received a free A4 Magnifier. These were issued after consultation with the BCH Disability and Sheltered Forums who agreed they were beneficial and an alternative to receiving articles in large print. If you require a magnifier please contact : Homeownership on 01253 477906



## Data Protection

As you may know we have a legal duty under the Data Protection Act 1998 to make sure the information we have about you is up to date and correct. We will shortly be moving all of our customer information onto a new computer system. In preparation for this we will be making sure that we have all the information we need to be able to provide you with services and the information we hold is correct. A questionnaire was issued with the Satisfaction Survey but the information is held by the private company who undertook the survey and is confidential. However the replies from the survey told us:

47% of Leaseholders or their partners are over 60 years of age

49% have someone with a disability in the home

53% are female

43% are wholly retired from work

We have not recorded any personal information on individual accounts and we will be sending out an Equality & Diversity form to assist us in providing the services that meet your needs. Please complete and return the form.



## Blackpool Fylde & Wyre Credit Union

### The Blackpool Fylde and Wyre Credit Union membership now available to BCH Leaseholders

Mike Barry from the Credit Union came along to the Leaseholders AGM to explain who the Credit Union are and the benefits of saving and borrowing from them.

Blackpool Fylde and Wyre Credit Union is your local, ethical not for profit organisation. It is owned and run by its members for its members, the Credit Union is about people in the community helping themselves and each other. Just a few pounds a week can quickly add up. A £500 loan from the main door step lender paid over a year costs £410 in interest. A £500 loan from the Credit Union paid over a year will cost £67 in interest. Why not think about the Credit Union to save and pay for your Leasehold Service Charge Invoices

Thinking about money? Think about your Credit Union

For more information or to make an appointment to join call 01253 478827

or email [bfwcu@blackpool.gov.uk](mailto:bfwcu@blackpool.gov.uk)



### Paying Your Leasehold Invoices

We currently have approximately 170 (43%) leaseholders paying by monthly Direct Debit. You can choose to have the payments made on either the 1st or 15th of the month.

Your lease and the invoice do say payment is due within the 14 days but we realise that not everyone can always afford one large payment twice yearly so we are happy to accept monthly payment by Direct Debit. We will calculate how much you need to pay monthly in order to fully pay the Service Charges, Ground Rent and Insurance Premiums, you will receive a letter telling you what the payments will be. The Direct Debit will be automatically re-calculated each time an invoice is issued and you will receive a letter telling you of the changes. You will still receive invoices but as long as the Direct Debit arrangement is in place this will be for information purposes only. The statements we issue twice a year will show all payments we have received.

If you are interested in paying by Direct Debit please contact Homeownership on 01253 477984



### Management Administration Costs—Review Update

A report about the review of this element of your Leasehold Services Charges which included the consultation with Leaseholders was presented to the Leasehold Forum in January 2010 and is now with the Landlord Blackpool Borough Council. You will find with this copy of the Newsletter an update to the Leaseholders Handbook which lists all the services provided under this heading to Leaseholders. The review has shown that Leaseholders are being subsidised for these services by the Rental Income by approximately £100 per year. A comparison with other public sector Landlords in the North West who have undertaken the same review shows that the average charge for Leasehold Management Administration based on 2008/09 figures is £143, currently the charge made to Leaseholders in Blackpool is £65.64. BCH must review our services, performance and costs to ensure value for money and in the case of Leaseholders to ensure that Service Charges are fair and reasonable and accurately reflect the cost of the services.

The list can also be seen and downloaded from the BCH website:

<http://www.bch.co.uk/leaseholdersRIB/RTBbuyingacouncilflat.htm>

## Useful Contact Numbers

For all Leasehold account queries and payments contact:

**Homeownership** 01253 477984 or email [homeownership@bch.co.uk](mailto:homeownership@bch.co.uk)

To report responsive repairs to your block contact:

**Repairs** (freephone) 0800 0730184 or email [repairs@bch.co.uk](mailto:repairs@bch.co.uk)

**Mereside Estate Office** 01253 477968

**Grange Park Estate Office** 01253 477969

**Queens Park Estate Office** 01253 477971

Or email [yourtenancy@bch.co.uk](mailto:yourtenancy@bch.co.uk)

If you have any comments about block cleaning or grounds maintenance please report this to your local Estate Office who will record your call and pass your comments to the contractors. If you have a garage or want to apply for a garage tenancy your local Estate Office will deal with these enquiries.

**Anti Social Behaviour** 01253 477968 or email [asb@bch.co.uk](mailto:asb@bch.co.uk)

For out of hours phone 0800 0730184

Blackpool Coastal Housing have a specialist team who deal with complaints of anti-social behaviour, they will listen to complaints and try to find a way to resolve issues.

**Customer Involvement** 01253 477947 or email [customerinvolvement@bch.co.uk](mailto:customerinvolvement@bch.co.uk)

If you wish to become more involved in improving the services we provide please contact Customer Involvement who have a wide range of opportunities available for everyone to get involved.

**BCH Board of Management & Senior Managers** 01253 477973 or 477988

Email [directors@bch.co.uk](mailto:directors@bch.co.uk)

Blackpool Coastal Housing have a board of 15 members, they and the BCH Senior Managers can be contacted through the Company Secretary or PA to the Chief Executive.

Further information about Blackpool Coastal Housing is available through our web site

[www.bch.co.uk](http://www.bch.co.uk)

## Handy Hints

This section provides you with useful hints and tips. If you have a handy hint you would like to share, please write in to Homeownership at Progress House, Clifton Road, Blackpool. FY4 4US

**Water meters** – Leaseholders who have meters have told us they have helped to reduce their water bills. For more information and to gain consent phone Blackpool Coastal Housing Property Services for consent on free phone 0800 0730184.

**Pension Credit** – Enclosed is an information sheet which gives details of how you can arrange an appointment with the Pension Service.

**Contents Insurance** - You can insure your belongings at a low cost thanks to a partnership between Royal Sun Alliance and BCH. If you would like more information or an application form please contact Homeownership on 01253 477984

**Gas & Fire Safety** - For your own and your neighbour's safety you should have an annual gas safety check and provide a copy of the safety certificate to Homeownership. **There are strict rules from the Government about fire safety in blocks of flats and you must not undertake the replacement of any doors, windows or internal improvements without first contacting Homeownership for consent.**

For more information contact Homeownership on 01253 477906.

