Welcome to the Autumn 2015 edition of Link

Welcome to the autumn 2015 edition of Link magazine, your one-stop-shop for NCHA news and information on our services.

We have spent the last few months reviewing our performance in 2014/15, looking at where we did well and what we need to improve on. A summary of the Annual Report can be found in the centre spread of this magazine. You can take a look at the full report on our website: www.ncha.org.uk

In national news, the government announced their new budget back in July. The budget included planned changes for benefits and social housing rents. Get full details and information on how these changes could affect you on page 5.

As the winter months approach you may be starting to plan for increased energy bills. We have some tips on page 6 to reduce your bills and ensure you are getting the best deal. Our Energy Roadshow in October will be in an area near you, to offer one-to-one advice. Full details are listed on page 7.

On page 9, read all about the new furniture project in Nottingham. You can get a great discount on affordable items to furnish your home.

Finally, there have been a number of staff changes within the Estates team in recent months. Take a look at pages 16 and 17, to see who’s who in your area, and what types of enquiries they can help you with.

Here’s hoping you have a great autumn, and if you’re celebrating fireworks night, stay safe!

David Richardson
Director of Housing Services

Link Magazine. Nottingham Community Housing Association, 12/14 Pelham Road, Sherwood Rise, Nottingham NG5 1AP.

Edited by Kat Collins Tel: 0115 844 3014 Email: kat.collins@ncha.org.uk www.ncha.org.uk

Please send all contributions or letters to the Editor or email the above address.

Nottingham Community Housing Association Limited is a charity incorporated as a Community Benefit Society. Registered Number 7104.

By request we will do what is reasonable to provide copies of the wording of any document in another language or format. Please telephone 0800 013 8555 or email info@ncha.org.uk

A new look reception has been decorated in NCHA blue, and features a new open plan reception desk. The glass screens, that once separated staff and visitors, have been removed, to create a more pleasant, professional and relaxed atmosphere.

In addition we will be using the space to advertise available properties and offer useful information.

The Nottingham reception is at 12/14 Pelham Road, Sherwood Rise, Nottingham, NG5 1AP. Opening hours are 9am-5pm Monday–Friday.

For a full list of our office locations, visit: www.ncha.org.uk/officelocations
Some of NCHA’s single tenants have now been transferred to Universal Credit (UC), the benefit which will replace work related benefits for working age tenants.

In August, a seven day waiting period on top of the original five weeks waiting time for the first UC payment, was introduced.

Six weeks is a long time to not have any income, so it is even more important now for you to pay your rent in advance.

The Income team are contacting all single, working age tenants, who are in receipt of certain benefits, to check that they are ready for UC.

Remember NCHA can help you get ready for Universal Credit. If you need help with any of these tasks, please contact us on 0800 013 855 / 0115 844 3150.

Unluckily the Experian Rental Exchange has not started as planned, because of IT difficulties. When these have been sorted the Exchange will take place.

One of the reasons we are doing this is to put tenants on an even footing with owner occupiers, whose mortgage payments are taken into account, when they need a credit check.

Rent Reduction

From April 2016 all social housing rents will be reduced by 1% per year, for the next four years. Note that if you pay a service charge as part of your rent, the service charge is not subject to the 1% reduction.

Benefit freeze

With the exception of the state pension and disability living allowance, benefit rates have been frozen until April 2021.

Benefit cap

The Benefit Cap is going to be reduced to £20,000 a year (outside of London) for families with children and £18,200 for single tenants. Families whose income is solely from benefits, with three or more children, may be affected by this cap.

Reduction in tax credits

From April 2016 there will be decreases to the amount of tax credit paid as your wages increase above the income threshold.

From April 2017 the child element in tax credits will only be paid for a maximum of two children, for new claims.

Summer 2015 Budget Update

In July the government released details of their new budget. Here is a brief summary of some of the key points.*
Energy bills are one of the biggest concerns for most households. Towards the end of October the nights are drawing in and the weather is getting colder. With that comes the worry of how to pay the bills.

We will be holding a series of energy roadshows throughout the week and providing a live feed of information via Twitter and Facebook about how to save energy and reduce your fuel bills.

We will be:
• Detailing how to save money on your fuel bills, by checking you’re not paying too much
• Providing information and guidance on switching your energy supplier
• Looking at simple steps for making your home more energy efficient, such as loft insulation
• Giving away energy and water saving devices, including energy efficient lightbulbs to help you reduce your energy usage

Come along and see us:
Monday 19th October
Stephenson House, Newark

Tuesday 20th October
St Leonards Road, Northampton
Trackside Close, Loughborough

Wednesday 21st October
John Carrol Court, Nottingham

Thursday 22nd October
Lilac Court, Clifton

If we are not in your area, you can still join us on Facebook and Twitter. Let us know your best tips and hints for saving energy and money on your fuel bills.

If you want individual advice and information about saving energy, call 0115 844 3008 or email andrea.griffiths@ncha.org.uk or lee.biddle@ncha.org.uk

Is it time to switch your energy supplier?

Nationally over 400,000 households switched electricity suppliers in March, with nearly one in four switching to a smaller supplier. A report by Energy UK shows nearly one in six people tried to switch energy suppliers last year and three quarters found the process easy. In these times of austerity, this can be a great way to make your money go further.

Can’t switch because you owe money on your bill?
Switching when you owe money is now easier. Households can switch supplier, even if you have a £500 debt per fuel, by transferring the debt to the new supplier.

At NCHA we offer a free, no obligation referral service. Last year NCHA tenants saved a massive £3,256, using our switching service!

To find out more about redirecting your bills text your name and address to 07442 498 306.

Don’t let an expiring tariff cause your bills to rise
Many households are coming to the end of a fixed tariff period which could mean a roll onto more expensive standard tariffs.

Additional sources:
Energy UK: www.energy-uk.org.uk/publication.html?task=file.download&id=3252

Warm Home Discount
You may be able to get extra help with paying your fuel bills this winter.

The Warm Home Discount is a £140 deduction from your electricity bill. If you are eligible you should get a letter this autumn from the Department of Work and Pensions or you maybe able to apply for a discount directly from your energy company.

To see if you qualify, you can:
• Visit www.gov.uk/the-warm-home-discount-scheme/eligibility
• Contact your energy supplier directly
• Contact the Home Heat Helpline on 0800 336 699 or visit www.homeheathelpline.org.uk

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Providing new homes in Broxtowe

Two new housing schemes have been completed this year in the borough of Broxtowe, Nottinghamshire, providing 34 new homes.

Homes at Wyndham Court, Beeston were completed in July, and the keys handed over to new tenants. The scheme consists of 10 houses and flats, available at an affordable rent and four houses for shared ownership.

The scheme is close to the new tram line providing access to Beeston town centre and the wider Nottingham area.

A further 20 homes have also been completed at Peatfield Court, in Stapleford. Nine houses for rent and five shared-ownership homes were handed over to their new occupants in Spring 2015. The site was previously home to a sheltered housing complex; six supported bungalows and flats were included as part of the new scheme.

The land for both schemes was handed over to NCHA by Broxtowe Borough Council, as part of a package to develop new homes throughout 2013-2016.

Westleigh Developments built the two schemes and the projects were supported with funding from the Homes and Communities Agency.

The development at Wyndham and Peatfield Court, demonstrates NCHA’s commitment to building new affordable housing within the East Midlands.

Furniture at low, low prices!

Re-covered is a furniture project that recycles and refurbishes items of furniture and sells them on at an affordable price.

The Furniture Project in Boughton, Ollerton has been operating for many years now. Following its success, we took a decision to work with a social enterprise group in Nottingham City, supported by Nottingham University, to establish Re-covered.

Re-covered is a furniture project that recycles and refurbishes items of furniture and sells them on at an affordable price. Re-covered are offering all NCHA tenants a 50% discount. To receive your 50% discount voucher, please contact Tracey Adams, Service Improvement Manager, on 0115 844 3150 or traceya@ncha.org.uk

Re-covered deliver within the Nottingham area for £10, or you can collect the items yourself. If you live outside the Nottingham area, you can still access the service and receive the 50% discount, but you will have to arrange to collect the goods yourself.

At the present time, Re-covered are not offering white goods but this is something that it’s hoped will be provided in the future.

Through Re-covered, furniture is donated to tenants with an identified need, via referrals from NCHA staff. Please note that NCHA makes referrals to the furniture projects according to the needs of the tenants, each case is judged individually and referrals are not available to all tenants.

Both The Furniture Project in Boughton and Re-covered, are always looking for items to refurbish. If you have any goods to donate, please contact them:

Re-covered
5 Triumph Road,
Nottingham, NG7 2GA
Tel: 0115 718 0406
www.recoveredfurniture.org

Both the Furniture Project in Boughton and Nottingham’s Re-covered are charities that rely on donations from the public. These goods are then passed on to our tenants, via referrals from NCHA staff, or sold to the general public. The projects provide a wide range of furniture, (including white goods, in Boughton), at very low prices.

Our next priority is to establish a furniture project in the south of the region. Our aim is to ensure that all tenants can access furniture and items for their home at low prices, to avoid getting into financial difficulties to furnish their homes.

Both The Furniture Project in Boughton and Re-covered, are always looking for items to refurbish. If you have any goods to donate, please contact them:

The Furniture Project
Unit 190, Road E, Boughton Industrial Estate, Boughton, Nottinghamshire, NG22 9LD
Shop: Forest Road, New Ollerton, Nottinghamshire, NG22 9PL
Tel: 01623 836 410
www.thefurnitureproject.net
Out and about in your area...

Stories and pictures from the NCHA community

Family Fun Day at Southglade Park, Nottingham in July.

Cheers, jumps, stunts and pops at Lyttleton Road / Shankley Way, Northampton

Community sports events have been held over the summer on Brogue Street, Leicester. The inner city development has no nearby play areas, so the fun came to them every week of the summer holidays. NCHA supported these events, ran by the Belgrave policing units to help reduce ASB over the school holidays. Local agencies were also there to offer opportunities for young people.


Scrutiny at TPAS

Tenant Involvement and members of the scrutiny panel attended the TPAS Annual Conference 2015 in July. As part of the 2 day event, our Chair of the Scrutiny Panel, Adrienne Kelley delivered a 90 minute workshop on Scrutiny and getting young people involved.

The workshop was attended by tenants and staff from organisations across the country.

A total of nine NCHA tenants attended the event in Warwickshire, attending workshops and networking with tenants from other housing associations.

Adrienne Kelley, Scrutiny Chair, hosts her workshop.
A new role for Tenants

The ‘Community Voice’ role is the new local link between NCHA and your area or estate, someone who can act on your behalf if you want them to.

Our ‘Community Voice’ volunteers can choose their own level of involvement. Free training is provided and you can do as little or as much from the list below, as you like:

- Passing information on to tenants from NCHA about their scheme, services, bin days, etc.
- Maintaining noticeboards with up to date information on what’s happening in your area
- Getting involved in activities on your estate – for instance reporting back to NCHA every 6 months on the gardening services or assessing the impact of estate improvements
- Being a friendly face on the estate for new and existing tenants

Would you like to be a Community Voice for your area? Make a difference by joining this valued group of volunteers. Call Tenant Involvement on 0800 013 855 / 0115 844 3150 or email communityvoice@ncha.org.uk for more information.

Community Vehicle on its way

The Community Vehicle is nearly ready! Over the summer it has been built to our bespoke specifications and we are almost out on the road.

From September, we will be visiting a number of estates to listen to your concerns, talk about the new ‘Community Voice’ role (see below), enjoy coffee mornings and host the ‘Get Online Week’, October 12-18th and ‘Energy Week’ 19th-22nd October.

So keep a look out for us on the road. Let us know where you’ve spotted us, via @NottsCommHA /NottinghamCommunityHousingAssociation

Partnering with NCS

We have been working with the National Citizen Service (NCS) to raise money for charity.

The young people, aged 14-17 have volunteered their time to offer a variety of services including, gardening, car washing and sports activities.

NCHA offers financial support to young tenants, to attend the four week NCS course. NCS gives young people the opportunity to meet new people, develop their project management skills and enjoy a variety of activities.

The course includes a residential week at an outdoor activity centre, and voluntary work in communities. Visit www.ncseys.co.uk to find out more.

If you, or your child/ren are 14-17 and would like to attend an NCS course in your area, contact Tenant Involvement on 0800 013 855 / 0115 844 3150 or email info@ncha.org.uk.
FREE training for you!

We offer free training opportunities for our tenants and their families.

Training options
There are a variety of IT training options available in your area: from one-to-one sessions, to group courses. If you need any support and want to ‘get online’ we can help!

Full list of sessions
For a full, up to date list of training sessions available from NCHA, visit http://housing.ncha.org.uk/latestnewsandevevents or call 0800 013 855 / 0115 844 3150.

Access Training
NCHA jointly own Access Training, who provide ‘on the job’ training across the East Midlands. They offer a variety of apprenticeships for young people. See a list of current opportunities at: www.atem.co.uk

Basic computer skills training

Learn the basics of computing

This is for all working age NCHA Tenants in the Northampton area, with little or no experience of computers.

Learn how to: create an email account, use social media, budget, use word processing software, use your My NCHA account, create a CV, make an Universal Credit online application, search for work, use a keyboard and mouse and much, more!

For more information and to book a place, contact Sue Taylor, NCHA Tenant Involvement Officer: susan.taylor@ncha.org.uk, 0800 015 8555 / 0115 844 3150

Help us to deliver ‘more homes, great services, better lives’

At NCHA we provide over 8,000 homes for 15,000 tenants across the East Midlands. We also support 2,000 vulnerable people through our care and support services.

As a not-for-profit association, we are governed by a Board of Management who are collectively responsible for ensuring the success of NCHA by directing the association’s affairs and determining its strategic aims.

Our Board seeks to achieve a mix of members from diverse backgrounds. We are currently looking to recruit Board members from NCHA tenants, leaseholders, shared owners or service users who are able to meet the person specification and who have skills and knowledge in the following areas:

- Residents needs – an understanding of residents’ expectations and needs in terms of service delivery
- Housing needs – an understanding of who is in need of housing and housing demand
- Service Quality – an understanding of what makes for a great service
- Finance – an understanding of income, expenditure and budgeting
- General business skills – an understanding that housing associations are businesses
- Governance and regulation – an understanding that businesses have to be properly run, that we are answerable to a range of stakeholders and regulators

If you’ve got a passion for housing and/or social care and you are an existing tenant, leaseholder, shared owner or service user, then we’d love to hear from you.

Board members are required to attend eight Board meetings a year, plus an annual away day. Members will also need to read papers prior to meetings and take part in occasional training sessions.

We particularly welcome interest from under represented groups, which include: women, BME and disabled candidates as well as from those under 45 years of age.

Closing Date: Sunday 4th October
Interview date: Friday 23rd October

For further details please visit www.ncha.org.uk
To apply send a C.V. and covering letter to: Laura Jones, Head of HR, NCHA, Pelham House, 25 Clumber Avenue, Sherwood Rise, Nottingham, NG5 1AG or email to laura.jones@ncha.org.uk

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NCHA jointly own Access Training, who provide ‘on the job’ training across the East Midlands. They offer a variety of apprenticeships for young people. See a list of current opportunities at: www.atem.co.uk

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Estate Services – Meet our team

At NCHA, we have a highly skilled and dedicated team of Estate and Anti-Social Behaviour Officers.

Estate Officers:
Deal with queries about your home and estate and carry out estate inspections. Other responsibilities include:

When you move in, Estate Officers will:
• Welcome you to your new home, arrange the sign up, show you where to turn off your gas, electricity and water and advise you about registering with utility companies
• Offer advice on housing benefit, rent payments, reporting repairs, Residents’ Associations and community groups
• Offer advice on any support needs you may have

To support your tenancy, Estate Officers will:
• Contact you within 28 days of your move, to discuss any issues you may have
• Visit in the ninth month of your tenancy to advise you if your tenancy is to become an assured tenancy or fixed term tenancy
• Ensure you are meeting the requirements of your tenancy
• Help you to move home when you need to, through mutual exchanges and by supporting transfer requests

To maintain your estate, Estate Officers will:
• Regularly check for litter and graffiti and if the grass needs cutting
• Support local Residents’ Associations, seek your feedback, and consult on how to improve our services
• Work closely with other people, departments and organisations such as: local councillors; area forums; environmental health departments; social services; the police; fire services and our Anti-Social Behaviour Team

Anti-Social Behaviour Officers:
Will take action when applicable, to deal with serious neighbourhood problems and disputes which are considered anti-social behaviour (ASB).

At NCHA we take reports of ASB very seriously. ASB can include noise nuisance, graffiti, fly tipping and threatening behaviour, amongst others things.

To report an instance of ASB, please call our customer service team on 0800 013 8555 / 0115 844 3150, Monday – Friday 9.00am-5.00pm
Out of hours, call on 0800 013 2653. They will take a message and a member of staff will call you back within one working day.
If you or someone else are in immediate danger, please call the police directly on 999.

Contact your local Estate Officer on the telephone numbers below:

North Team: Covering North and East Nottinghamshire and Central Lincolnshire

<table>
<thead>
<tr>
<th>Name</th>
<th>Contact Details</th>
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<tbody>
<tr>
<td>Calvin Smith</td>
<td>0115 844 3304</td>
</tr>
<tr>
<td>Christine Dent</td>
<td>0115 844 3309</td>
</tr>
<tr>
<td>Debra Shaw</td>
<td>0115 844 3397</td>
</tr>
<tr>
<td>Laura Majewski</td>
<td>0115 844 3316</td>
</tr>
<tr>
<td>Nicole McGarrell</td>
<td>0115 844 3308</td>
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Central Team: Covering Central and South Nottinghamshire and Derbyshire

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<tr>
<th>Name</th>
<th>Contact Details</th>
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<tbody>
<tr>
<td>Angela Hardy</td>
<td>0115 844 3120</td>
</tr>
<tr>
<td>Glen McDonald-Mansell</td>
<td>0115 844 3137</td>
</tr>
<tr>
<td>Lorraine Flowers</td>
<td>0115 844 3138</td>
</tr>
<tr>
<td>Rebecca Arnold</td>
<td>0115 844 3113</td>
</tr>
<tr>
<td>Georgina Anderson</td>
<td>0115 844 3123</td>
</tr>
<tr>
<td>Nicole McGarrell</td>
<td>0115 844 3308</td>
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South Team: Covering Leicestershire, Northampton and South Lincolnshire

<table>
<thead>
<tr>
<th>Name</th>
<th>Contact Details</th>
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<tbody>
<tr>
<td>Claire Carlisle</td>
<td>0115 844 3245</td>
</tr>
<tr>
<td>Doug Stother</td>
<td>0115 844 3272</td>
</tr>
<tr>
<td>Eleanor Wood</td>
<td>0115 844 3249</td>
</tr>
<tr>
<td>David Corry</td>
<td>0115 844 3763</td>
</tr>
<tr>
<td>Lorraine Flowers</td>
<td>0115 844 3153</td>
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MAINTENANCE

Pests in your home

At this time of year, your home may be housing a number of unwanted visitors!

You may already be aware, from your Tenants' Handbook, that NCHA are not usually responsible for dealing with pest problems such as rodents and insects.

Should you notice an infestation in your home, you should contact your local council’s Public Health Department for assistance. The council may charge for their services but, if you are in receipt of a number of state benefits or allowances, there may be no charge. Your council will be able to advise you if it is likely that you will have to pay for the work.

Sometimes the council will contact NCHA to undertake some repairs to your home, e.g. to prevent rodents gaining access to your home. Once instructed, we will arrange a convenient appointment with you to complete the repair and, if necessary, meet at your home with a representative from the Public Health Department. NCHA will not charge you for these repairs.

Your council will normally be able to help with the following types of infestation:

- Wasps and bees
- Rats
- Mice
- Fleas
- Bed bugs
- Cockroaches

If you have another type of infestation the council will be able to provide you with advice and guidance. As a general rule, you can minimise the risk of infestation by keeping your home clean and tidy and disposing of waste food as soon as possible.

No ID – no entrance

Remember to check ID cards before letting visitors enter your home

Over the years you may have become accustomed to seeing our Direct Maintenance Service (DMS) operatives visiting your home to carry out repairs.

If a visitor states that they are calling on behalf of NCHA, you should always check their ID before letting them into your home. Remember, all our staff are issued with a photo ID card and all our contracted tradespeople are issued with a similar ID card – see the images right.

If you are still worried about the identity of your visitor, please phone NCHA on 0800 013 8555 / 0115 844 3150 and we will confirm the reason for their visit.

You may already be aware, from your Tenants’ Handbook, that NCHA are not usually responsible for dealing with pest problems such as rodents and insects.

Our contractors carry similar ID cards, but without a photograph. Again, if you have concerns regarding the reason for their visit, please phone NCHA.

Handy Ltd.
In Partnership with NCHA

Valid until: 01/01/9999

If found please call 0845 6505599

NCHA staff photo ID cards look like this:

Joe Bloggs
Maintenance

If found please call 0845 6505599
SERVICE IMPROVEMENT

Have your say

Listening to our tenants’ feedback is at the very top of our list of priorities. Knowing what you think about the services we provide, helps us to improve our services and make them better for you.

We have developed a new survey, the Housing Services Composite Survey. The results of this survey will directly influence our Departmental Operation Plans (DOPs), increasing the impact of your feedback.

The Services Inspection Team, a group of volunteer tenants, will contact every tenant when they have been in their new home for three months.

The team have been collecting responses since January 2014. The results, to date, are:

96.5% said our Lettings Team is helpful and efficient
94.5% said our Customer Contact Team is helpful and polite
91.67% said their neighbourhood is a good place to live
90.27% said it is easy to report a repair

NB: The new survey no longer includes a ‘neither’ response option; the figures quoted may be lower than in previous years. This ensures that the figures quoted reflect genuine satisfaction levels.

From the feedback provided, we have identified areas where we need to improve and will work with our Customer Advisory Panels to ensure positive changes are made.

Your feedback helps us to improve the service you receive. If a member of staff or tenant volunteer contacts you to undertake a survey please take five minutes to do so; make sure you have your say.

Don’t forget, you can send us your feedback at any time. You can do this by:
Completing the online feedback form at: www.ncha.org.uk/Ui/Content/feedback
Calling us on: 0800 013 8555 / 0115 844 3150
Email us at: feedback@ncha.org.uk
Getting in touch on social media
@NottsCommHA
@NottinghamCommunityHousingAssociation
Writing to us at:
12/14 Pelham Road, Sherwood Rise, Nottingham, NG5 1AP.

You said... We did....

We want to hear your feedback, whether it’s praise or grumble. Please get in touch to tell us if something is bothering you, so that we can do something about it and consistently improve our services.

Here are some of the things you’ve contacted us about recently, and what we’ve done in response:

You said...
I am unhappy that the grass has not been cut.

We did....
The contractors were requested to re-visit and bring the area up to standard.

You said...
I am unhappy that the Income Team do not take calls on Wednesdays.

We did....
The Income Team now accept calls on a Wednesday.

You said...
I get my housing benefit paid directly to me and I pay my rent myself. You did not have this on your records and a recent rent increase letter says that I do not need to be made aware of any rent increases.

We did....
Compensation has been paid and next years’ letters amended.

You said...
I am unhappy with the litter caused, due to no access through the fence.

We did....
The door entry code has been changed in line with the customer’s request.

You said...
I am very unhappy about security at the block, with regard to the key code.

We did....
The contractors were requested to re-visit and bring the area up to standard.

You said...
I am unhappy about security at the block, with regard to the key code.

We did....
The contractors were requested to re-visit and bring the area up to standard.

You said...
I find it difficult contacting NCHA.

We did....
We have extended our opening hours for phone contact.
"The perfect opportunity to downsize"

The “Spare Room Subsidy”, more commonly known as the ‘Bedroom Tax’ is affecting many of our tenants. For Julie, the best solution was to downsize.

"Things were getting pretty tight, when my son moved out it seemed the perfect opportunity for me to downsize," says Julie, from Newark. The Bedroom Tax meant a reduction in her Housing Benefit and with finances getting tight, Julie decided that moving to a smaller house, ‘downsizing’, was the best option available to her.

Julie was aware that a move to a smaller house would not only free up her finances but also help another family in need of a home: “So we just wanted to downsize and free the house up, for a family that needed it.”

She approached staff at NCHA: “I asked about it and the staff really went that extra mile to help me.”

Sarah Holmes, Income Officer, worked with Julie to find her a two bed home; “We work really closely with Allocations, so we know what’s coming up. We saw this two bed, and they hadn’t advertised it at that point. We do give priority to down-sizers.”

Julie adds; “I wasn’t waiting months it was a matter of weeks, and I came and walked around the house and I thought, ‘Oh God yes!’ says Julie; “I haven’t looked back. Downsizing is really worth doing, if that’s what you need to do. If you need to change your financial situation, downsizing is a really good option.

“I just want to say a big thank you to all the staff that were involved. They were a really big help.”

Sarah supported Julie with the practical aspects of the move, and also helped ensure her utilities were set up and Housing Benefit switched over.

Julie adds: “There is a downsizing grant available, and we used that to hire a skip, ‘cause Julie had lots of rubbish that had to be cleared, and we needed to get rid of quite a bit of furniture. We used the rest of the grant on the moving costs, hiring a van etc.”

Sarah commented: “There is a lot of support that I don’t think all tenants know is there. They might be contemplating moving, but think it is too hard. We’re here to help.”

Julie is settled in her new home and no longer has to worry about the Bedroom Tax. Her old three bed house is now home to a family who had previously been overcrowded, in a two bed flat.

So, has it all been worth it? “Oh God yes!” says Julie; “I haven’t looked back. Downsizing is really worth doing, if that’s what you need to do. If you need to change your financial situation, downsizing is a really good option.

“I just want to say a big thank you to all the staff that were involved. They were a really big help.”

If you would like to find out more about downsizing and the grant available, please call 0800 013 8555 / 0115 844 3150 or email info@ncha.org.uk

Serves four
43p per person

INGREDIENTS
200g flour
100g sugar
100g oats
150g butter
400g tinned peaches in syrup
1 tbsp honey
1 whole fresh lime

EQUIPMENT
A large bowl
Small saucepan / microwavable bowl
Tin opener
Zester / grater
Oven proof baking dish

METHOD
Preheat your oven to 180C/350F/gas mark 4.

In a bowl, combine the flour, sugar and oats. Melt the butter in a pan or microwave and stir into the dry ingredients to form a breadcrumb mixture. Add 2 tablespoons of water and mix through. Leave to one side.

Pour the peach slices into an ovenproof dish with half of the syrup from the can; don’t cut them up or they will disintegrate into mush. Drizzle the honey over, and squeeze the lime juice on top.

Top with the crumble mixture and zest from the lime, and bake in the centre of the oven for 30 minutes until golden.

Serve hot with cream, ice-cream, custard, or yoghurt

Complete the crossword below to reveal the secret word and you could be in with a chance of winning £30.

To be in with a chance of winning £30, complete the crossword above. The shaded squares will reveal a word, when read top to bottom, left to right. They spell out something that keeps you warm and cosy in the winter months.

Fill in your contact details below, and write in the secret word.

Across
2 Chance of rain? Don’t forget your…
4 Wee, bang, pop
6 Autumn food celebration
8 These little animals love nuts!
9 Remember, remember the 5th of…
10 We might get a visit from Jack…
11 He scares the birds away
16 This keeps your neck warm
18 Trick or…
19 Great for making pies!
20 These fall from the trees

Down
1 In America, Autumn is called?
3 You toast these on the bonfire
5 The nut from an oak tree
7 You carve this at Halloween
8 The days are getting…
12 Dusty spider’s trap
13 Sweep up your leaves with one of these
14 A drink made with apples
15 After Autumn, comes…
17 Spring forward; fall…

Congratulations to Zoe from Top Valley, winner of the summer competition.

Send to:
Kat Collins, Link, NCHA,
12/14 Pelham Road, Sherwood Rise,
Nottingham NG5 1AP

You can also enter, by emailing the secret word, and your contact details to: kat.collins@ncha.org.uk

Deadline for entries is Thursday 1st October 2015.

Secret word:
Name:
Address:
Telephone: Email: