

family**matters**

Tenant Newsletter
Winter 2011



Family Housing



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Dear All...

As 2011 draws to a close, the Association and I would like to take this opportunity to thank all the members of the Tenants' Panel, for the hard work and commitment that they have given in helping the Association to further improve its services over the past year, with the service assessor reports having been particularly useful in this respect.

My thanks also to the Tenant Steering Groups for their valued input into developing our Local Tenant Participation Strategy and also into our new Self Assessment regime.

2010 / 2011 was another successful year for the Association and some of our other achievements worthy of note were:-

Over £55m investment over the next three years which includes £30m development funding from Barclays Bank plus the other £25m from grants and other funding. This has been achieved against a backdrop of reducing grants and a difficult economic climate.

The main schemes in our development pipeline are:-

- **Crymych Extra Care**
The second of the two extra care developments in West Wales. This 40 unit scheme also incorporates a health centre for the local health board and a day centre for Pembrokeshire County Council.
- **Carmarthen Flexible Care**
We were originally chosen to develop one of two flexible care schemes in Carmarthenshire but the Local Authority have been so impressed with the scheme design and service delivery in Maes Mwldan that they have asked us to also undertake a further project in Ammanford as well as the scheme allocated to us in Carmarthen Town. Both are 50 unit schemes but the Carmarthen scheme will also include a day centre together with a 10 bed dementia care unit.
- **Hazel Court North**
We are currently investigating a number of development options for this site which would complement our main scheme at Hazel Court Scheme.
- **Special Projects Scheme in High Street Swansea**
This scheme is for people over 55 suffering from substance misuse.

The Association is also actively investigating a range of new initiatives whereby we can increase our supply of homes, whilst also improving our services. I am confident that, despite the current economic climate, the Association will continue to go from strength to strength in the forthcoming year.

I look forward to working with the Tenants' Panel in the new year.

On behalf of the Board of Management, Myself and all of my Officers, I would like to thank you all and wish all our Tenants a very Merry Christmas and Happy New Year. Nadolig Llawen a Blwyddyn Newydd Dda.

Jeff Evans
Chief Executive

How basic bank accounts work

A basic bank account allows you to receive money and pay bills. It can be a first step towards opening a current account.

With a basic bank account, you can:

- Have your wages, benefits, state pension or tax credits paid directly into your account.
- Pay in sterling cheques for free (you will have to wait 4 business days before the money is available to spend).
- Take money out at cash machines in the UK with a card, take money out at the Post Office.
- Pay your bills by Direct Debit.

Some banks let you have a debit card to pay for your shopping and some let you pay your bills by standing order. Most let you take money out, pay money in or check your balance.

Opening an account

Most banks require you to be at least 16 years old. For some, the minimum age is 18. You will need to prove you are who you say you are by showing the bank a form of identity, for example, a passport. If you do not have a passport or driving licence, the bank may accept other documents such as a letter from a government

department confirming your benefits or a form of identity from a young person's workplace or place of education.

Each bank or building society will have its own rules so please check with your chosen company.

For further independent information, please call free on 0300 500 5000 or visit www.moneyadvice.service.org.uk



Beware the Loan Shark

The number of people in Wales turning to loan sharks has risen by 40% in the last four years.

The Wales Illegal Money Lending Unit (IMLU) said the figure has jumped from 15,000 to 25,000 since 2007. Funded by the UK government, but acting on behalf of Wales' 22 councils, the Cardiff-based IMLU has a mix of trading standards officers and former police detectives for its investigations.

Loan sharks target communities with vulnerable people, such as families or single people on a low income, often reliant on welfare benefits.

The most vulnerable areas of Wales include Swansea, Newport, Cardiff, south Wales valleys and the north Wales coast.

Steven Hay, head of the unit said : "We found that more than anything the people in Wales want to provide for their families and sometimes that drives them to go to a loan shark for money."

He said that since its inception in 2007, the unit had identified loan books held by illegal money lenders totalling around £2.5m, and had managed to eradicate around £1m of illegal debt in Wales.

The team has also worked with 1,700 victims and brought 32 people to trial, but the figures are "just the tip of the iceberg", according to Mr Hay and his team.

Anyone who makes money from lending must have a consumer credit licence from the Office of Fair Trading.

The unit has uncovered many cases of people charged extortionate rates of interest, often with no paperwork.

As well as the threat and use of violence, loan shark criminality can extend to blackmail, money laundering, fraud and unlawful imprisonment or kidnap.

If you are experiencing problems with loan sharks, please contact the Illegal Money Lending team's 24- hour hotline on 0300 123 3311.



Be careful when borrowing

At this time of year when the cost of Christmas is rearing its head, be warned. Trading Standards warn that residents, particularly those on low incomes, can easily get stung by loan scams. Be especially wary of anyone asking for payments up-front.

A resident in Swansea explained to her Rent Officer how she was robbed of £180 after being promised a £3000 loan. First they asked her to buy a Ucash voucher from a Paypoint for the 1st loan payment of £90, which was cashed immediately. When she gave them her account details for the £3k to be paid into her bank, another £90 was taken.

Karen Telford of Trading Standards says: "These companies operate under a number of different names, often with false names and/or addresses. On occasion, the names or addresses of recognised companies in your area may be falsely used."

Money transfer payments are difficult to trace, often going abroad, where they are collected by a person, usually using false names and/or addresses. Legitimate loan companies have safer, traceable ways of taking your payments.

Most proper loan companies will give you the loan before taking any repayments or fees from you. Fees are often added in to the loan amount you borrow, so there is nothing to pay up-front.

If you need a loan, then try your local Credit Union. If they can't give you a loan they will say why, and tell you how to check that any other lender you go to is not going to rip you off.

Don't just go for an easy-looking option. Be careful, get advice, and don't get stung.



- Never do business with any company that doesn't have an address you can check out and a landline phone number you can ring them back on.
- If you have been approached by a lender asking for a fee up-front, call Consumer Direct on 08454 04 05 06. They probably can't help get lost money back, but it helps the authorities keep track of where scams are happening.

Rents Team

Useful Information

Are You Having Trouble Understanding Your Rent Statement?

When you receive your rent statement, the figure that you see may not be a true reflection of the Rent Arrears that you actually owe.

Why does this happen?

If you have any repair works carried out on your property, and if you are responsible for the charges for these works, they will be applied to your rent account. This means that when you receive your rent statement, the balance that you see may include these charges. However, if you contact the Rents Department, they can advise you of the breakdown between your Rent Arrears and your Re-Charges.

Another reason why the arrears figure may reflect a higher amount than you expect, is that if you are entitled to either Housing Benefit or Supporting People payments, or both of these. The rent statement cannot take into account any of these

payments that may be due to you. Therefore the outstanding arrears figure that you see will not include all Benefit payments that you are entitled to at the time of print.

Who can I contact if I am unsure of what my true balance is?

Please contact The Rents Team on 0800 021 3930 or 01792 482705.



GOLF Competition 2011

After a few days of rain, we finally had a reasonably good day for the annual competition which took place in Clydach at Tawe Vale Golf Club.

This year saw Keith Rogers, a tenant from Swansea, win the competition for the 3rd year in a row with 39 points. He was closely followed by Nigel Phillips, a staff member from Maes Mwldan in Cardigan with 35 points. In third place was Ron Cobley, one of our contractors with 34 points.

The Longest Drive was also won by Nigel Phillips and Nearest the Pin by Ron Cobley.

Well done to all of you.



Candle Safety – Snuff Out the Risk!

Fire and Rescue Services across the country are asking people to take care with candles.

With the darker days and winter setting in, a few candles scattered around the room can lend a warm glow to an evening in or add some festive cheer to the season's celebrations.

With over 50 fires started by candles every day, the Fire Kills Campaign is asking people to take extra care with candles this winter.

The Government's Chief Fire and Rescue Advisor Sir Ken Knight said:

"Candles are increasingly used in many homes. It is important to remember that a candle is not just another decoration. Left unattended, the naked flame could result in a devastating fire."

Top tips:

- Never leave burning candles unattended.
- Place your candles carefully away from pets, children, curtains, bedding and books.
- Don't move candles once they are lit.
- Do not burn several candles close together.
- Burn candles in a well-ventilated room out of draughts or vents.
- Always put scented candles in a heat resistant holder.
- Fit a smoke alarm and test it regularly.
- Practise your escape routes.



Meet the STAFF



Meic is here to provide children and young people in Wales with information and advice.

Meic is able to offer the children and young people access to an independent professional advocate as and when needed to support them with their concerns and/or helping them make changes in their life.

Children and young people up to the age of 25 can contact Meic via our special Freephone number – 080880 23456, free SMS text message service – 84001, or instant webchat via our web page – www.meiccymru.org. Meic is open seven days a week, 24 hours a day.



One of the support staff from Maes Mwldan, Family Housing's new scheme in Cardigan, introduces herself.

My name is Cherika Owen. I started work as a care and support worker at Maes Mwldan last December. Before this I had worked with children. I guess I wanted a new challenge.

My training was very intensive but interesting. I still learn new and challenging skills almost every day.

When I began my training the scheme was not complete. We moved up

there in April. It has 48 apartments with a range of tenants; some with care needs and some without.

Maes Mwldan has become a small community in itself. It's nice to see people taking part in the social activities available, which has led to them forming friendships when otherwise they would have been alone.

Thanks to all the tenants for making the staff feel welcome and thanks to the staff for being a great team to work with.

Every tenant makes me smile. This was a good career change!



Thank you to Val Kirby who sent us this photo. Val lives at Traherne Court in Neath Abbey. The Tenants' Association there goes on regular organised outings. Val encountered this boa constrictor on one of the excursions this year.

She looks a little nervous!!

Keep Well this Winter

The Keep Well this Winter campaign aims to provide help and advice to those aged over 60 to ensure they maintain good health during the winter. These top tips are some of the best ways to keep your home warm, keep on top of your bills and keep healthy.

Keep Well

Flu jabs are free for people aged 65 and over and can prevent or lessen the effects of flu – ask your doctor for an appointment. It is especially important in the winter to eat healthily and stay as active as possible. If there is a cold spell forecast, make sure you have a well stocked food cupboard with basics such as tins of soup.

Keep Warm

Set your heating to the right temperature (between 18°C and 21°C,) and you can keep your home warm and lower your bills. Nest is the Welsh Government's fuel poverty scheme. Nest provides free, impartial advice on saving energy, money management, benefit entitlement and whether you're eligible for home improvements at no cost under

the scheme. If you're worried about the cost of heating your home, you can call 0800 512 012 free from a landline or 0300 456 2655 from a mobile phone. www.nestwales.org.uk

Keep Safe

Avoid slips and trips in the home by using stair rails and keeping passages well lit. Fire Safety is especially important during the Winter. Your local Fire and Rescue service will carry out a free home fire safety check for you and fit smoke alarms if you do not already have them. Call them on 0800 169 1234 for more information.

Keep an eye out for any older people who may need your help during the cold weather.

For further information about the Keep Well this Winter campaign contact Age Cymru on 029 2043 1555



Portable Gas Heater Safety Notice

The Association does not encourage the use of mobile gas heaters. Should you still wish to use a portable gas heater, permission should be requested from Family Housing Association in writing.

Guidance will be made available on request from Family Housing Association Property Services Department on 01792 460192.

Mobile Heaters Should:

- NOT be located so as to restrict means of escape
- NOT have clothes placed over them
- NOT be positioned near to chairs or other furnishings, alongside a wall or near to curtains. Always face the heater towards the centre of the room.
- NOT BE MOVED WHILST LIT
- Be used with suitable fire guards to provide additional protection, especially where children and the elderly are likely to be present.

Mobile Heaters should NOT be used in

- Garages as petrol vapour may be present, nor should they be used wherever highly flammable materials are commonly stored.
- Bathrooms or shower rooms
- Bedrooms where there are ready combustible material such as bed coverings, clothes, curtains etc.

Service and maintenance

It is your responsibility to service your LPG Appliance regularly to the manufacturer's instructions and by a competent person to ensure that it is working correctly. Calor offers a Heater Health Check Service. For more information call 0845 7234432.

Emergency Procedure

In the event of a gas leak or suspected gas leak:

- Extinguish all naked flames and ignition sources.
- Turn off all gas appliances.
- Do not switch on or off any electrical equipment.
- Open all doors and windows to increase ventilation.

- Turn off gas supply at cylinder.
- Call the Calor Gas Emergency Service 0845 7 444999.
- Do not use the mobile heater until it has been made safe and tested.

In the event of a fire:

- Call the Fire Brigade immediately and inform them that LPG cylinder(s) are on the premises.
- Turn off the gas supply if possible and only if it is safe to do so.

**CALOR GAS EMERGENCY SERVICE – 0845 7 444999
(ALL CALLS CHARGED AT LOCAL RATE)**



What is condensation and how to minimise it

What is condensation?

Condensation and the resulting mould growth is the most common form of dampness reported by tenants.

Condensation occurs in your home when warm air filled with moisture comes into contact with cold surfaces such as windows, mirrors, walls and tiling. When the air cools, it can't retain the moisture and some of it condenses into small droplets of water on these cold surfaces. You can see this happening on the bathroom mirror when the room is steamed up with hot water from a shower or bath.

How is Condensation Caused?

A house with 5 people living in it can put up to 10 litres of water into the air every day. Examples of everyday living that produce moisture include:-

- Breathing
- Cooking
- Personal Washing
- Washing Clothes
- Drying Clothes
- Using Bottled Gas and Paraffin Heaters.

Condensation is a common occurrence and only becomes a problem when it's excessive.

When is Excessive Condensation a problem?

The result of excessive condensation can appear as water on windows and walls. You may also see black or green mould which is often accompanied by a musty smell.

Condensation can be found in all area with cold surfaces and/or poor ventilation and problems are traditionally found:-

- In corners of rooms, on walls and ceilings
- On walls around windows
- In built-in cupboards or on clothes in wardrobes
- Behind furniture up against an outside wall
- On walls in unheated rooms

How to Prevent Condensation

- It is important to make sure your home is properly ventilated .e.g open windows, use extractor fan.
- When cooking, cover pans with lids.
- When using the kitchen or the bathroom, keep the door closed. This will help to contain the moist air in the room.

- It is always better to dry your clothes outside. If this is not possible, put them in the bathroom, with the door closed and the extractor fan on, leaving the window open.
- Try to keep a small distance between furniture and the wall, especially if the wall is generally cold. To keep the air circulating, some form of ventilation in cupboards is a good idea.
- It is a good idea to make your home draught proof, but also important not to block airways that will prevent the air circulating.
- During the cold weather you should try to keep some form of background heating.

How to remove mould

You can wipe off mould using a disposable cloth with some household cleaner. Wipe over the area again every few days using diluted household cleaner. This should become part of your regular cleaning routine.

If these steps fail and you do have a genuine damp problem please phone the Repairs Helpline on 0800 435223.

Snow Clearance and Gritting

The winter season is fast approaching and despite the warm, but wet autumn, we have been promised another bout of snow and icy weather in the coming months.

When we had the heavy snow fall last year we were asked why we didn't clear the snow and grit the paths to all our properties. The simple answer is that we do not have the resources to ensure that all pathways and roads are clear particularly as the weather is so unpredictable.

We have provided grit bins to all schemes where we have staff based so that they can continue to provide our services as normal but we cannot commit to clear snow or grit all our paths.



Nail the Rogues

Every year in the UK thousands of householders are fleeced by rogue door-to-door traders pretending to be professionals, selling anything from roofing repairs to gardening services.

As a tenant of Family Housing, you may receive services from us and any repairs to your home will have either been requested by you or we will have notified you that work will be carried out. Our contractors carry identification and you should ask to see their badge when they visit your home. If you are unsure, do not let them in.

How do I get rid of the rogues?

- Do not engage in conversation with them.
- Say you do not buy goods and services at the door.
- Say you need to compare prices.
- Say you need to discuss it with your partner, son, daughter or friend.

If you have been ripped off or cannot resolve a complaint about any work, contact Trading Standards on 08454 04 05 06.

Tenant Participation

The Tenants' Panel and Officers of Family Housing have continued to work hard over the last year. Some of the developments are:

- We have reviewed our Local Tenant Participation Strategy with a group of tenants and staff. We have now sent this to the Welsh Government.
- The Tenants' Panel membership has grown over the last year. Members continue to be involved at all levels within Family Housing and also with other organisations.
- The new self-assessment regime has a strong focus on tenant involvement. We have two tenant members on the Tenants' Advisory Panel to the Welsh Assembly.
- One of our panel members has become a Director of the Welsh Tenants' Federation and another member is serving on the management committee of the Tenant Participation Advisory Service.
- The Property Services and Housing Management Groups continue to work with the staff teams to improve our services to tenants. The Property Services Group have been involved with interviewing contractors and the Housing Management Group are assisting us to work towards the Welsh Assembly Standards for Anti-Social Behaviour.
- The Service Assessors have completed three inspections as well as a number of telephone surveys. The Assessors' reports have been well received by Officers and the Board. The Assessors are currently working in partnership with tenants of two other housing associations to explore the prospect of mystery shopping each other's services.
- The Newsletter editorial group has recruited two new members and this spring saw the launch of a new look Tenants' Newsletter.

We would like to hear what you think of the newsletter by completing the survey attached to this edition.



Questionnaire



Family Housing

1. Do you read "Family Matters"?

(Please circle)

Yes

No

2. If yes, which parts do you read? Please tick

All of it

Parts of it

Only the fun bits

Flick through pictures
and do not read

Information pages

3. If you do not read the newsletter, why not?

Tick those which apply

Not interested

No Time

Not in a format suitable for me

Other reason. Please state:

4. If you read "Family Matters",
which parts do you like?

5. Which parts do you not like?

6. What would encourage you to read the
newsletter?

7. Any other Comments?

Name :

Address :

Please return by 31st March 2012 to :

Carol Johns

Tenant Participation Officer

43 Walter Road

Swansea

SA1 5PN

Tel: 01792 482762

Email: carol.johns@fha-wales.com



Questionnaire



Family Housing

We will enter you into a draw for £50.00 if you return your survey and the best suggestion for a service improvement will win a Kindle.

YOUR VIEWS ON OUR SERVICES

We would be grateful if you spend some time answering the following questions and send them back by 31st March 2012. Your feedback will help improve our services.

Name :

Address :

Telephone/Mobile number:

Email address

Return this survey for your chance to win a Kindle!*



* Kindle may differ from model and colour of the item pictured. No cash alternative is available

1. How would you rate our service?

- Poor
 Fair
 Good
 Excellent

1a. Please tell us why you have rated our service this way?

1b. How could we improve our service to you?

What is your preferred method of contact

- Telephone/Mobile
 Text
 Email
 Letter
 Visit
 Face to Face

Thank you for taking the time to tell us your views. Improvements we make as a result of your feedback will be included in The Tenants' Newsletter.

If you require this form in any other format such as large print, please let us know.

