

FREephone

0300 7906 555

Calls to this number are free from UK Landlines, included in contract Mobile packages and lower cost from pay-as-you-go Mobiles.

Need help in your own language? ☎ 024 7676 7000

Cantonese
需要母語幫助

French
« Vous avez besoin d'aide dans votre propre langue »

Polish
Wymagają Państwo pomocy w swoim języku?

Lithuanian
Reikia pagalbos gimtąja kalba?

Kurdish
ئایا ینویستت به یارمهتی به زمانی خۆت ههیه.

Urdu
اپنی زبان میں مدد کی ضرورت ہے۔

Spanish
¿Necesita ayuda en su propio idioma?

Portuguese
Precisa de assistência na sua própria língua?

Somali
"Ma'u baahantahay in lagugu caawiyo luuqadaadda"

Albanian
Keni nevojë për ndihmë në gjuhën tuaj

Bengali
আপনার নিজের ভাষায় সহায়তা প্রয়োজন।

Russian
Требуется ли Вам помощь на Вашем языке?

Farsi
آیا به زبان خودتان به کمک نیاز دارید؟

Turkish
Kendi dilinizde yardıma mı ihtiyacınız var?

Arabic
هل تحتاج إلى مساعدة بلغتك؟

Czech
Potřebujete pomoc ve svém jazyce?

VIEW

Email View Magazine view@wmhousing.co.uk

Write to View Magazine **Freepost WM Housing**
(Nothing else needs writing on the envelope and no stamp is needed)

Text View Magazine **07748 983 795**

Want this magazine in a different format?

If you would like a copy of View in **Audio Format** or in **Large Print** call the Communications Team on **024 7676 7029**.

If you would like to receive **View** by **Email** please let us know and we will add you to the distribution list.

Association Websites: www.hardenhousing.co.uk
www.kemblehousing.co.uk
www.nexushousing.co.uk
www.whitefriarshousing.co.uk

VIEW

THE MAGAZINE FOR CUSTOMERS OF WM HOUSING GROUP

WINTER 2011

Delivering on our Promise
page 6

Avoid the Debt Fees Trap
page 16

Free 'Get Online' Courses in your area
page 14



Welcome to **VIEW**

Welcome to the winter edition of View magazine. Another summer becomes a distant memory and autumn drifts into winter ahead of us. Dark nights, seasonal lights and cosy evenings beckon. Although knowing the British weather, by the time you are reading this it could be raining, snowing or possibly sweltering sunshine.

Anyway, whatever the weather we hope you find time to look through this latest issue of your customer magazine. Each time we try and bring you a mix features about issues you might find interesting and useful, important information that we need tell you about and we always try and squeeze in something fun along with a chance to win a great prize. So please take time to have a look and let us know what you think.

New residential & support centre for Homeless People

The Government's Homes and Communities Agency announced on Wednesday that we have been successful in our bid for £2.1m to help fund a new residential and support centre for homeless people in Coventry.

The funding will help us to build a new 60 room centre. The scheme has been developed in partnership with Coventry City Council and contributes to the City's strategy in preventing rough sleeping.

Whitefriars Chair, Mick Rawson, stated:

"I am delighted with this news, this is an exciting development. We will be able to provide good accommodation to people without a home, many who will face sleeping on the streets. The new centre will have a range of services to help people turn their lives around and we will be able to help people off the streets and into permanent accommodation."

Plans include good quality accommodation with self contained facilities in each room. The centre will have a range of support services helping residents to find and move to sustainable permanent accommodation.

Staff are now planning the implementation of the new project which is expected to be completed by December 2013.



Contents



- 4 We've got plenty of Pride in Our Streets**
The Pride in our Street Awards are back!
- 5 Gas Service Apology**
Apology for letters that were sent out
- 6 Feel FREE to call! Delivering on our first promise...**
We have a new freephone Repairs Contact Number
- 7 Are you ready to challenge?**
You can challenge, change and improve the way we work
- 8 Together we make a difference**
Residents at Mossdale Close are transforming their community
- 9 8 reasons why YOU should get involved**
We have a look at the reasons why people do not want to get involved
- 10 Customer Auditors make their mark!**
Helping improve and shape the service Whitefriars deliver
- 11 Growing stronger together**
Proposals for Optima to join WM Housing Group
- 12 Annual Report 2010/2011**
Informing customers on how we are performing against standards
- 13 High Fives! - Setting our service standards**
We've been reviewing our service standards
- 14 Get More Out of life - Online**
Being online can make a huge difference to your life - FREE courses are available in your area
- 15 We're on Facebook**
Nexus Housing have taken the great leap into the world of Social Media
- 15 Coming Soon! - Rent Online**
Soon you'll be able to check your rent account online
- 16 Beware the debt fees trap!**
Read the small print!
- 17 The Welfare Reform Act changes to housing benefit**
Changes proposed to housing and other welfare benefit payments
- 18 Spot what a difference insurance makes**
What would you do if you woke up and your home was full of water?
- 19 Drains: the low-down**
Responsibilities for maintaining the drains in your area are changing
- 20 Tailoring services to our customers needs**
Using demographic information to tailor our services
- 23 Competition page**
Your chance to win a fabulous prize. Check it out now.



View Magazine is published three times a year by WM Housing Group Limited. All content and images remain the copyright of WM Housing Group and of individual contributors and may not be reproduced without permission. Additional images courtesy of istock images and stockxchng.

We've got plenty of...



pride in our street

The Pride in our Street Awards are back! For the third year resident panels across Coventry met to decide on how to spend the Awards money making their areas cleaner, safer, stronger and greener:

121 bids were received
84 bids were successful
£70,941 was awarded by the panels

Meeting the criteria

The awards fitted broadly into four categories;

- Environmental improvements including provision of communal equipment such as table and chairs, a new external tap, new lighting and traffic calming
- One off events bringing communities together through celebrations, community clear up, and a war memorial service
- Trips to the seaside, pantomime and theme parks for disadvantaged communities
- Group support for funding activities from school holiday activities to equipment to run groups or activities like digital photography, community arts or to put up bird boxes.

Examples of projects we've supported:

A **£50 award** supported the fantastic work of the friends of Canley Green Spaces group in their litter-picking event in Ten Shilling Wood in Canley. This great event was an opportunity for the local residents to come together to clean up a community space.

The **highest award** went to a community arts project in the Canley area. Young people in the area don't like the graffiti and mess in a dingy subway in the south of the city, and by working with the youth service and a community artist,

they hope to show residents that they take a pride in the street. The **£2000 award** will fund art workshops, host an information event for the young people to explain their plans to older residents and seek their approval and, to supply the materials to complete the project.

A **£100 award** went to an eco project at a Aldermans Green School to fund green waste bins and support the development of an eco council. The eco council will encourage all the pupils to become more environmentally conscious in and out of school. Bins, battery recycling and composting are all now part and parcel of everyday life at school. As well as an increased number of regular waste bins, the pupils have a greener and more pleasant environment!

Another Pride in Our Street event: Willenhall Festival (pictured above and below)



In **September** the newly formed City Tenant Support Association (CITSAN), celebrated its launch by combining it with an **Eid party**, thanks to part funding from the award scheme. The Quran restaurant on Cambridge Street hosted the party with a delicious array of Somalian and Eritrean dishes that were enjoyed by all.

This newly formed association is working with Whitefriars Housing to help us understand the needs of new emerging communities and to support and be the voice, of those new tenants who find it hard to seek help and support because of a lack of confidence and language barriers.

All groups who receive an award must complete an evaluation of their project. As the evaluations come in, we are loading them onto our website: www.whitefriarshousing.co.uk/getinvolved//pride-in-our-street so you can see how these projects make a big difference.



Gas Servicing an apology

A few months ago some customers received letters, by mistake, which told them that they had failed to make appointments to have their gas service undertaken.

These letters were very strongly worded and threatened court action if an appointment was not made.

We would like to apologise to those customers who wrongly received these letters and, who had co operated and made appointments for the service to be done. We appreciate that in these circumstances the tone of the letters may have caused distress.

The majority of our customers co operate with us, and our gas contractors, as they know that an annual service of gas appliances is important to make sure that they are working efficiently and, are safe.



Unfortunately some customers do not see this as important and fail to co operate. It is normally in these circumstances that the strongly worded letters are sent. We have a legal obligation as a landlord to make sure the service is carried out and will if necessary seek the support of the courts to gain access.

Feel FREE to call! Delivering on our first promise...

In our Great Big Repairs Review you told us you wanted the cheapest way possible to report a repair – and we have delivered!

Call us on:

030 0790 6555

to report your repair and it will be free from landlines and mobile phones where 0300 numbers are included in your contract. For pay as you go mobiles the 0300 number is far cheaper than the 0845 one.

Since the review began we have:

- gathered more than 5,000 items of customer input;
- developed 7 key repairs offer proposals.

As we continue to meet our promises, we will keep you updated via our website and magazines.

Understanding Priorities

When you call we ask you a lot of questions to understand

your repair, and we use the following guidelines to determine urgency*.

- **Emergency** – immediate risk to your welfare or that of others. These are attended within 24 hours. If a repair can't be completed on the first visit it will be made safe and completed at a later date;
- **Urgent** – not life threatening or an immediate risk to our property, but could potentially turn into one if left. These repairs will be attended within 5 working days;
- **Routine** – no real threat or urgency, and will be attended within 20 working days.

We always try to complete a repair on our first visit but we may need to visit again, if, for instance, parts or extra work are required.

* The guidelines are being reviewed, and may change – we'll keep you updated!



Six of the best – top boiler tips

Please use this check list before calling us if your boiler is not working*:

1. Check the electrical power supply;
2. Confirm the gas supply. For instance, are other gas appliances working, is there credit in the meter?
3. If your pilot light has gone out, try to relight it*;
4. Make sure your thermostat is turned up enough to activate the central heating and adjust your thermostatic radiator valves;
5. Check the pressure to the central heating system and top up if necessary*;
6. If you have a condensing boiler see whether the condense pipe has frozen in extreme weather.

* You should have an instruction manual. Instructions are often also found on the boiler cover or door. **ALWAYS** follow the instructions.

Are you ready to challenge?

Do you want to help us Challenge, Change and Improve the way we work and deliver service to you?

We are looking for Customers with that special "X-Factor" who would like to sit on our new Scrutiny Panels to help us carry out detailed examinations of services, ensure that we are well managed and present finding to senior management.

Who can apply?

You need to be:

- well organised
- have a good written and spoken English
- be able to work with others
- able to interpret information.

You will also need to be able to commit at last 1-2 days a month. Expenses are paid.

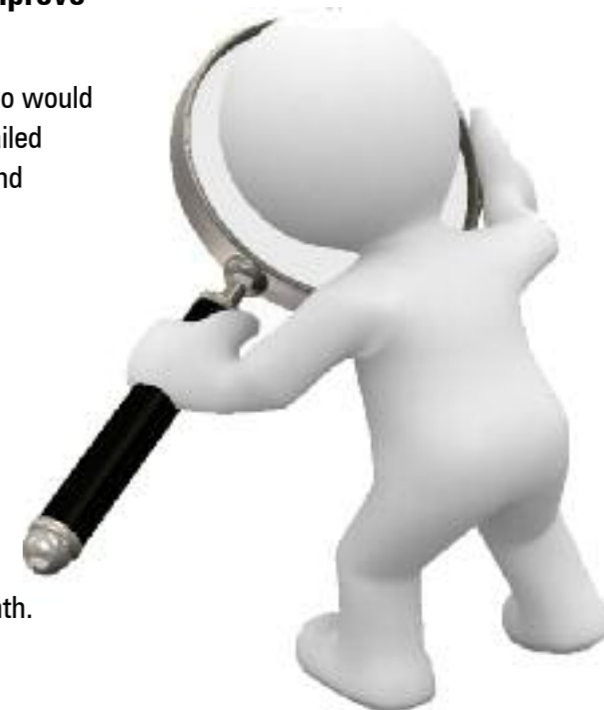
You cannot apply if you are a current tenant Board member, a local Councillor, or have reached a certain stage in action against your tenancy.

We benefit from

- your input in helping to drive the business forward

You benefit from

- training and mentoring
- an opportunity to develop our self confidence
- a chance to meet others
- a productive use of your spare time
- expenses



We are really interested in hearing from you if you are a customer of Harden, Nexus or Kemble. **Interested? Call Richard Hancock on: 01905 342 628 or email: richard.hancock@wmhousing.co.uk**

If you have already expressed an interest in this opportunity you not need to contact us again. We will be in touch with you.

scrutiny

Challenge. Change. Improve.



Together

Two years ago residents of Mossdale Close in Coventry felt that they could no longer put up with the Anti Social Behaviour (ASB) they were experiencing. Action was needed!

Back then

People used to run along roofs and through the alleys and gardens, terrorising vulnerable pensioners and residents. There was vandalism and graffiti; rubbish was dumped and drug dealers were living and operating within the area. Residents felt they were being failed by the police and by us, their landlords.



Working for change

Whitefriars, Coventry City Council's Neighbourhood Action and residents joined forces to create a project putting residents, families and children at its heart.

The police and Whitefriars' ASB team increased their presence and encouraged residents to report issues. They introduced family interventions to two families and obtained possession of a drug dealer's home.

Housing staff supported funding bids and installed gates and fences in alleys to prevent people running through them.

The Customer Involvement Team, Neighbourhood Action and parents set up the Mossdale Rangers. Through weekly sessions the young and old are encouraged to take pride in where they live and to learn new skills.



we make a difference

The transformation

Instead of graffiti and fly tipping, there is an art installation and shared community planters. Litter is picked by the Mossdale Rangers. Two city carnival parades have shown just how proud Mossdale residents are of their community. Job advisors have helped residents find employment and training. A community picnic created lasting friendships and support networks.

Vanessa Mitchell, who won the Social Landlords Crime and Nuisance for being an 'Outstanding Individual', said:

"It has really made a difference to everyone's lives, young and old.

"For me, getting involved in the project has allowed me to build my confidence and gain skills. I have just started a new job and I have to say the time I have spent working on the project helped me to achieve this."

The project has had national recognition for the difference on the estate. Such as Regional award in the "What we are Proud of Awards", run by the National Housing Federation. Followed by success in both the Coventry Compact and Coventry Cohesion Awards for the Mossdale Rangers.



Young people have produced a DVD showing some of the community activities, available on our youtube page at www.youtube.com/wmhousinggroup

If you have an idea to improve your area and are willing to work with us, contact **Donna Milliner**, Customer Involvement on: **024 7676 7018**. For details of Neighbourhood Action contact: **024 7678 5910**.

8 Reasons why you should get involved

Many people hesitate when we invite you to 'get involved' in surveys, to join customer groups or take part in other events, even though you could be helping us improve our services to you.

When we asked "why?", there were eight main reasons. We hope our responses will encourage you to get in touch.

Why should I become involved, and have my say?

Working together we can make your community cleaner, greener, safer and stronger.

I don't think anyone will listen to me

We have made many changes as a direct result of customer feedback. For example

- You said you were not happy with some of our contractors.

We trained a group of customers in contractor selection. They sit on all contractor selection panels

But my health is not very good

Many involved customers have long term health conditions. Some take part from home, others attend meetings. If you are disabled, or cannot walk long distances, we can provide a free taxi. Some people bring their carer with them. If you miss a meeting, we will make sure you catch up with what was discussed.

I can't afford bus fares or childcare

We will reimburse your travel and other out of pocket expenses.

I only want to do things in my own area

Try taking part in your local estate inspection or join your local resident group or actiongroup.

I do not want to attend meetings

You don't have to! To make sure your voice is heard, talk to us at your local fun day or at one of the events held in your local office, or complete a survey.

I would not know anyone

If you decide to join a group, then the member of staff who manages the group will introduce themselves beforehand, we will meet you in our buildings and take you to the right room where everyone will introduce themselves.

What is in it for me?

You can make a difference to:

- your local community
- the way we deliver our services

You will:

- learn new skills
- make new friends
- sometimes we can help you gain new qualifications
- volunteering will look good on your CV or job applications

If you are a Whitefriars customer and want to know how to get involved call **Donna Milliner**, or **Joanna Selby** on: **024 7676 7008**. Harden, Kemble and Nexus customers should contact **Richard Hancock** on: **01905 342628**.



Customer Auditors make their marks!

It's been all go this year for the **Customer Auditors Project** which is helping improve and shape the services Whitefriars delivers.

In this article the auditors tell you what they've been doing:

Benchmarking

We linked up with Walsall Housing Group and Wrekin Housing Trust and gained some great ideas about recording information and checking how housing offices perform. When they visited us we shared our training on mystery shopping, report writing and presenting information.

Mystery Shopping

We went out to the four housing offices to check their service to tenants at reception and over the phone. Feedback was positive and we have developed some new forms so everyone can tell us what they think. Complete them when you call or visit the office, online or download them from:

www.whitefriarshousing.co.uk/customer-auditors

All completed forms will be entered into a monthly prize draw for a shopping voucher.

Mossdale Close

Residents have been working with Whitefriars and City Council's Neighbourhood Action Team to improve their estate, to combat anti-social behaviour and to help neighbours work together. We are interviewing residents to see how the improvements have helped and what they will need to keep the estate looking great.

Thomas King House

We are working to ensure that extensive works are carried out with minimum inconvenience to residents. We will feedback to Whitefriars property investment section and the contractors to help them improve their performance.

Training

We have had further training on surveys and interview techniques and are looking at training that would benefit everyone who helps customer involvement.

Looking Ahead

We will be involved in the Stress Point Survey, Partnership with Customer Service Improvement Groups, benchmarking the contact centre and reviewing gas repairs. We also hope to support the work of the new Scrutiny Panel.

Auditors

Customer
Auditors Project
Together we will succeed
& shape future services



Pictured: Customer Auditor Team preparing for an audit

There are 12 active customer auditors, but we always need more. The work is varied and interesting, and you don't need any special skills. To find out more visit the customer auditors section of the website or contact: **Joanna Selby** on **024 7676 7059** or email: joanna.selby@whitefriarshousing.co.uk

If you are a customer of Harden, Nexus and Kemble, we are setting up auditor projects at each of these associations. Interested please contact **Richard Hancock** on: **01905 342 628** or email: richard.hancock@wmhousing.co.uk

Growing Stronger together



wm housing group

We are pleased to announce proposals for Optima, another housing association, to join WM Housing Group.

Birmingham-based Optima Community Association was formed in 1999 following a stock transfer from Birmingham City Council. It owns and manages 2,200 homes, most of which are in five estates in Edgbaston and Ladywood in central Birmingham.

In the last 12 years, Optima has transformed these estates through regeneration, building a reputation for resident involvement and delivering community based regeneration.

Optima shares our values, aims, commitment to high quality services and resident involvement, and we at WM Housing Group feel we can work well together.

Our proposal is for Optima and Harden Housing to come together to provide an integrated service for Optima customers and our existing Harden customers based in Birmingham, Dudley, Walsall, Solihull, Lichfield and Kenilworth.

Our Harden customers have been kept well informed and have received two special newsletters and a personal letter outlining the proposals.

The Benefits

By joining forces with another housing association Harden will benefit from the sharing of costs across more properties which will drive cost efficiencies, freeing up money to invest in improving services.

In addition, Harden and Optima can learn from each other to ensure that service standards are as high as possible. By joining with Optima we also gain excellent regeneration skills to add to our existing team, and the partnership will provide more opportunities for residents to be actively involved in the management of their homes and communities.

Our discussions are progressing well and, feedback from Harden residents so far has been favourable, and our aim is to begin our partnership with Optima in April 2012.

We welcome any questions that you may have about the proposed partnership of Harden and Optima and of Optima joining WM Housing Group. If you do have any questions or comments please contact: **Andrea Ward** on: **01527 556 400** or email: andrea.ward@wmhousing.co.uk





The Annual Report aims to inform customers how we are performing against the National Standards, that are set by our regulator, the Tenant Services Authority (TSA).

This year's reports have been produced with the help of some customers who regularly get involved with our work.

The reports give lots of examples of how our customers are involved in developing and improving our services to you and they have updates on our progress against last year's plans for improvement for each National Housing Standard. We have also included our current improvement plans for 2011/12 and performance information and comparisons with other similar organisations.

We have worked with customers to develop Local Offers to help us to deliver services based on what our customers actually want. We are calling these Local Offers 'Service Agreements' and details of these are also included in the reports, together with links to videos which give further information.

We hope that you find the report interesting and informative and would welcome your views on the style and content of the report.

Your local Housing Association annual report can be found on our websites under the publications link:

- www.kemblehousing.co.uk/annualreport
- www.nexushousing.co.uk/annualreport
- www.hardenhousing.co.uk/annualreport
- www.whitefriarshousing.co.uk/annualreport



Please email your views to us at: view@whitefriarshousing.co.uk or alternatively you can contact any member of staff at your local housing office who will ensure your feedback is passed on.

If you have any difficulties accessing the report online or would prefer to receive a printed copy please contact us and we will be happy to provide you with a copy. Copies are also available at your local housing office.

High Fives!

setting our service standards

Over the past few months our Head of Customer Excellence, Karen McDowall, has been working with customers and staff to review our service standards across WM Housing.

Our Service Standards:

Here she tells us what has been achieved:

One thing that was said again and again was that the standards should be relevant, apply to everyone and that we should measure and publish how we perform against them.

Having reviewed our 10 standards and 20 promises, it was agreed that we would have fewer standards, and that we would report them to you, our customers, on a quarterly basis.

Below are the standards that have been agreed by our customer groups, and our Senior Management Team.

- **Telephones:** We will answer your call promptly and politely, speak clearly and give you our name. We will call you back when we say we will;
- **Written or email enquiries:** we will acknowledge receipt within 3 working days. We will respond to your enquiry within 10 working days;
- **Visiting us:** we will greet or acknowledge you when you arrive, or within 5 minutes if we are busy;
- **When we get things wrong:** we will say sorry and do our best to provide a quick resolution;
- **At first point of contact:** we will aim to resolve your query, or provide guidance on where you can find further information.

If you have a comment to make, or would like to know how to become a mystery shopper, please contact:

Karen McDowall on: 02476 767066 or email me: Karen.mcdowall@whitefriarshousing.co.uk

Over the next few months we will be developing our reporting systems so that you can see how we are doing, and we will be developing further standards for other areas of the business.



“Using a computer to access the internet is easier than you think...”

Are you one of the 9 million people in the UK who is not using the internet yet?

Being online can make a huge difference to your life. Everyone can learn, no matter what your background, age or experience.

UK Online Centres offer **free introductory courses** to getting online and have locations all over the UK. Give us a call to find your nearest centre.

UK onlinecentres

To find your nearest centre call now

Nexus, Kemble & Harden

0800 77 1234

Whitefriars

024 7676 7188

Whitefriars has joined up with Numidia Training to deliver a series of introduction to the internet courses for their residents between now and the end of March 2012 at their offices at 9 Little Park Street, Coventry.



6 Reasons to Get Online

- 1. Save money** An estimated £560 can be pocketed over a year by paying bills and shopping online.
- 2. Save time** Many tasks are quicker and easier online – getting a tax disc, online banking, paying bills, and getting the groceries!
- 3. Stay in touch** The internet provides free and easy ways to keep in touch with friends and family, no matter how far away they are.
- 4. Find jobs** 90% of all new jobs now require IT skills, and many are now advertised and applied for online. If you have computer skills you're more likely to find a job and you could earn 3%-10% more too!
- 5. Stay up-to-date** The internet can be an instant source of news and information. You'll find the latest TV listings, weather reports, and sports results from anywhere in the world.
- 6. Enjoy hobbies and interests** Whatever you're interested in, there's a website out there for you.



facebook

Nexus Housing have taken the great leap into the world of Social Media and have become the first of our 4 associations to have their own Facebook Page.



You can find all sorts of interesting bits and pieces, advice and links to things in your area, as well as a chance to share and take part in the discussions. So why not go and take a look today.

Find them at:
www.facebook.com/nexushousing

Over the coming months we plan to get all of our associations set up and running with their own pages, so watch this space for more information soon.

Also our **WM Sales Department** are also on Facebook too. So if you are looking for more information on alternative affordable housing options, such as Intermediate Market Rents, Rent to Homebuy and Newbuild Homebuy just go to Facebook and search for the WM Housing Sales Team.



Social Media has now reached an all time high with over 800 million people on Facebook alone - that's 1 in 9 people on the planet. So we thought it was about time to start using it as a channel of communication to you, our customers.

Rent Accounts Online
Coming soon to your computer...



As part of an upgrade to our IT systems, you will soon be able to log on to your rent account.

You will be able to see details of your current balance, your rent and other charges, and the payments and Housing Benefit we have received. You will also be able to update some of your personal details.

We will be phasing the roll out across the Group, starting with Whitefriars customers after Christmas, followed by Harden, Kemble and Nexus later in the year.

So watch this space.

BEWARE

Are you tempted to turn to a debt management company to simplify any repayments you are making? If so, be very wary and make sure you read the small print!

If you owe money you may be tempted to use a debt management company - these companies will put all your debts together, you then pay the company a set amount each week or month and they in turn, will give part of that payment to all of the people you owe money to. You will probably have seen many of these companies advertised on TV and in newspapers.

The Citizens Advice Bureau have told us that they are increasingly concerned about the fees that some of these companies are charging - the money that people are handing over is being eaten up by the charges made by the company and therefore debts are being repaid very slowly.

This real life case study shows what can happen:

Case Study

Ms H. is currently on maternity leave and lives in a housing association property. Her debts include rent arrears, gas and electricity, a credit card and two store cards.

She was paying a debt management company £346.67 per month, but only £232.74 of that was being used to repay the companies she owed money to, the rest was being kept by the company to pay their monthly fees.

Her CAB advised her to stop using the debt management company and use the £113.93 she would save towards her rent arrears. Her debt adviser was able to set up payment plans with all the companies she owed money to so she could pay them in instalments.

the debt fees trap!



Getting Help

Free debt management advice is available from:

Citizens Advice Bureau – contact your local CAB or www.adviceguide.org.uk

Consumer Credit Counselling Services (CCCS) www.cccs.co.uk
Tel: 0800 138 1111

National Debt Line
www.nationaldebtline.co.uk
Tel: 0808 808 4000



The Welfare Reform Act Changes to Housing Benefit

The Government is planning to make changes to housing benefit and other welfare payments. Many of the details have not been finalised, but, based on the Welfare Reform Bill being debated in Parliament, the changes are significant.

What has already changed

- Deductions from housing benefit for non-dependant adults in the household have already been increased, and will continue to be increased each year until 2014.

Changes proposed from April 2013

- If you are of working age and living in a housing association home that is larger than you need for your household (for example, a couple with no children living in a two bedroom home) you will lose part of your Housing Benefit.

- New benefit claimants will receive a single Universal Credit instead of separate payments for Housing Benefit, Income Support, Jobseeker's Allowance and tax credits. Existing claimants will be moved across to the new Credit between 2013 and 2017. The reforms aim to improve incentives to work. You will be able to keep more of the money you earn, before it affects your benefits.
- The housing benefit part of the new Universal Credit will be paid directly to you, rather than to your landlord, so you will be responsible for making sure your rent is paid. The Government has suggested this will not apply to pensioners.
- The overall amount of benefit an out-of-work household can receive will be capped at the average earnings of a working household (expected to be in the region of £500 per week for families). The benefit cap will not apply to those claiming Disability Living Allowance or Working Tax Credit, or a war widow.
- Community Care Grants and Crisis Loans will be abolished and replaced with local authority schemes.



Find out more

Contact **Simon Brooke** or **Leisa Dixon** at:
WM Housing Group, 9, Little Park Street, Coventry CV1 2UR
or email info@wmhousing.co.uk or call: 024 7676 7134 or 024 7676 7157. Extra details can be found at:

www.housing.org.uk/policy/social_inclusion_and_welfare/welfare_reform.aspx

www.dwp.gov.uk/policy/welfare-reform/

Spot what a difference insurance makes

What would you do if you came home one evening to find you had been burgled or your carpet ruined by water from a burst pipe?

If you had not got insurance cover, you might be in for a shock - your furniture, decorations and other belongings are not insured by WM Housing Group.

WM Housing Group supports the My Home Insurance Scheme for the contents of your home, at a special affordable rate. The cover helps you insure most of your belongings as easily as possible and covers you against break ins, vandalism and fire. Optional extras, such as cover for hearing aids, wheelchairs and personal effects (away from the home), are also available for an extra amount.

The minimum value of possessions you can insure is £9,000 (aged under 60), £6,000 (60 or over) and £4,000

for bedsit tenants and residents. Premiums start from £1.34, £1.03 and £0.83 per week respectively. You can choose to pay either weekly, fortnightly, monthly or annually.

Spot the Difference Competition

There are seven differences in the two pictures shown below. Some are easier than others!

Can you identify them? If so mark them up clearly on Picture **A** and return the tear off slip to:

WM Housing Group, Insurance Section, 9 Little Park Street, Coventry CV1 2UR before 30th November.

You could be the lucky winner of £25 store vouchers. The winner will be the first correct entry drawn.



Name Telephone No:
 Address:

I would like more information about the special home contents insurance scheme: YES [] NO []

WM Housing Group customer insurance scheme is provided by Jardine Lloyd Thompson Tenant Risks. A division of Thistle Insurance Services Limited. Lloyd's Broker. Authorised and Regulated by the Financial Services Authority. A part of the Jardine Lloyd Thompson Group. Registered office: 6 Crutched Friars, LONDON, EC3N 2PH. Registered in England No 00338645. VAT No. 244 2321 96.

Drains - the low down

You may have received a letter from Seven Trent Water or Welsh Water telling you about their proposals to 'adopt' some private sewers and drains in your area.

This means that some responsibilities for maintenance and repair will transfer from us, your landlord, to Seven Trent Water or Welsh Water.

The change is being introduced by the Government to further rationalise ownerships and maintenance responsibilities for private sewers and drains which may run from your home to join the main sewers and drains running under the footpaths, roads or your neighbours land.

Their maintenance and repair does not cost us a lot of money to look after so there will be no significant savings.

Is it my drain that is blocked?

If your drain is blocked your waste will stop going away when you flush the toilet, or gullies outside will overflow. There will also probably be a smell.



Drains may block because:

- they are in poor physical condition.
- of items that should never be flushed away – such as disposable nappies or plastic bags
- excessive disposal of cooking fats and oils, or other materials
- tree roots have entered a broken drain.

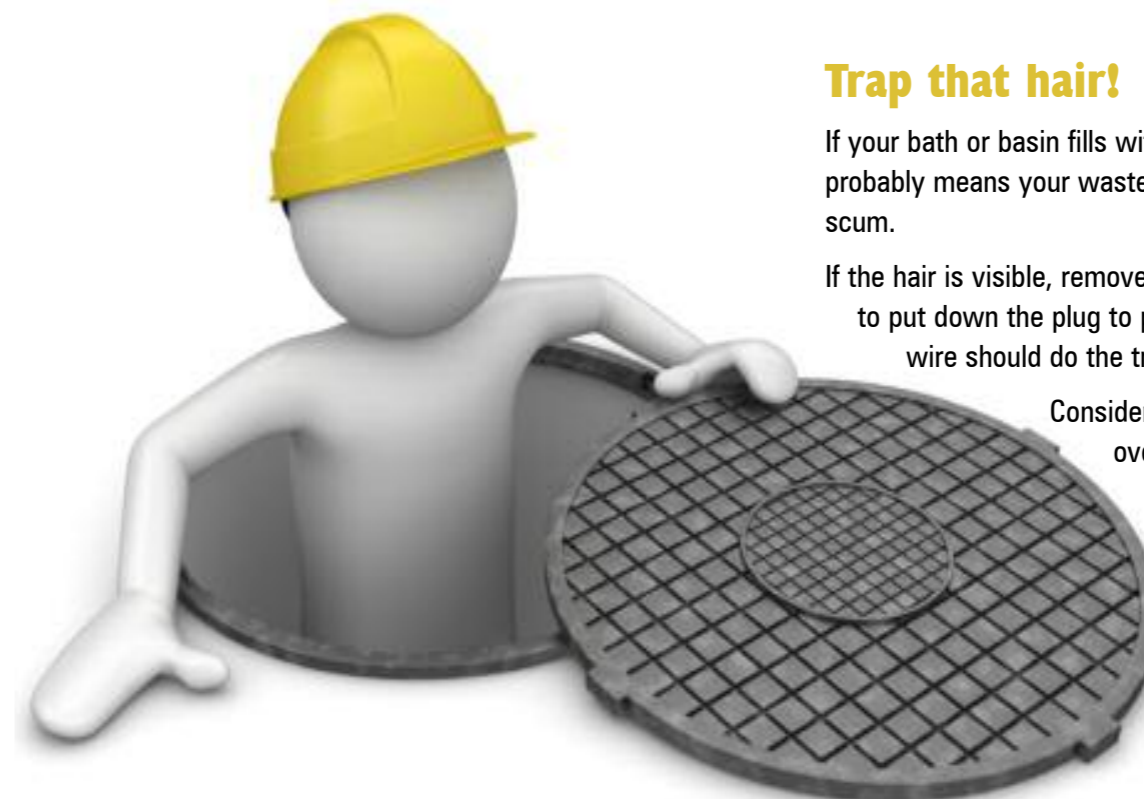
If you have any problems with drains and sewers leading from your home you should still report these to the Repairs Contact Centre on its new number **0300 7906 555**

Trap that hair!

If your bath or basin fills with water whilst showering it probably means your waste pipe is blocked with hair and scum.

If the hair is visible, remove it. If it is not, use something to put down the plug to pull the hair out – a piece of wire should do the trick!

Consider buying a cheap hair trap to sit over the plug hole to prevent any future blockages.



Tailoring Services to our Customers' Needs

Welcome back to the Equality and Diversity column. Thank you to all of you who commented on the sexuality article in the last edition of the View Magazine. This month's article features disability using demographic profiling information.

The demographic information tells us that across the Group our customer total is 24550, and of those completed questionnaires in terms of disability we have 1966 female customers and 1630 male customers with disability.

How do we use the demographic information to tailor services to our disabled customer? Well here are some examples of how we have used the demographic information to make our services more accessible to disabled customers:

- targeted customers for Disability Equality Group
- targeted tenant board members
- targeted representative customers - repairs review / customer involvement.

What we hope to achieve in the future using demographic information:

- consider impact of disability on service areas (arrears/repairs), costs, preference and satisfaction levels
- provide proactive adaptations in properties
- consider access issues (physical, digital, customer experience, non accessing)



- tailor services to disabled customers
- target better representation of our disabled customers on boards and customer involvement
- work with contractors on understanding our customers.

Disability Equality Group (Kemble Housing)

The role of Group is to challenge and support us in considering ways in which WM Housing Group (WMHG) might be able to improve the way it responds to the diverse needs of its disabled customers. The Disability Group works with WMHG staff to ensure it takes disability seriously and prevents discrimination and disadvantage in the planning, consultation, delivery and review of its services and provision of homes.

The Group has been instrumental in promoting disability equality, which has included:

- monitoring the Groups disability equality and scheme and action plan
- undertaking disability audits
- running disability awareness days
- steering the development of our Aids and Adaptations policy and procedure
- ensuring that residents are given the opportunity to take an active role in the development of future services related to people with disabilities.

Where to find help

Below are just some of the Organisations / Groups offering advice and support for disabled people across our service areas.

Coventry

- Council for Disabled People
- Grapevine
- Physical and Sensory Impairment Group
- Mind

Worcester

- Dial North and South Worcestershire
- Headway North and South Worcestershire
- Worcestershire Association for the Blind
- Speak Easy Now

Herefordshire

- Able Herefordshire
- Herefordshire Mencap
- Herefordshire Carers Support
- Disability Equality Group (contact Kemble Housing)

Birmingham

- Birmingham Disability Resource Centre
- Birmingham Disability Network
- deafPlus Birmingham
- Mobility Advice Line

WMHG go back to school

WMHG went back to school earlier this year in a joint project with Bars Hill School. As part of our social and corporate responsibility officers from WMHG became reading buddies and mentors to year 8 pupils and year 9 worked on an equality and diversity project as part of their PSHE, (Personal Social Health, and Citizenship Education) module. The Project looked at all the equality and diversity strands and also included aspects of immigration, transgender and community cohesion. The disability session provided students with an overview of the following:

- What is a disability?
- A historic look at disability
- Explore and break down myths and stereotypes
- A look at life from a disabled person's perspective
- Disability in the workforce
- The composition of disabled people living in the UK
- Famous role models
- Interactive role play

Pupils engaged in a practical exercise where they worked in pairs to experience what it would be like to have a sight impairment. Students were provided with goggles that restricted their sight to some of the following conditions:

- Total loss of peripheral vision
- Loss of half the visual field in each eye
- Reduced clarity of vision
- Loss of central vision
- Partially sighted, loss of peripheral vision and blindness.



Students were asked to describe how they felt and gave the following comments:

"I never realised how restricted you were having a sight impairment"

"I felt scared"

"I wouldn't feel safe if I was out in public"

"I was worried that I was going to fall over"



If you want further information about any of the Organisations/Groups above then please contact **Joy Warren, Equality & Data Protection Manager** on: **02476767099** or email her at: **joy.warren@whitefriarshousing.co.uk**



Are you interested in helping us make communities in Coventry, Energy Fit?

Almost 27,000 households in Coventry are unable to heat their homes affordably. Community Energy Fit will offer Coventry residents who are currently unemployed the opportunity to increase their knowledge and skills, and work as part of a team to raise awareness of the benefits of energy efficiency and how to access grants and services.

Contact the Coventry City Council Jobs Team to find out more.

Email jobsteam@coventry.gov.uk or call 024 7683 1218

Competition Page

We all know how it is - winter arrives, the nights get darker, the days get colder and the energy bills get higher. With energy price increases hitting the headlines all the time it makes sense to save wherever we can. Using less energy means more cash in your pockets and using it efficiently reduces carbon emissions and helps protect the environment.

Win an Eco Bundle



Quiz Question

To start your efficiency push with a bang we are offering you a chance to win an energy saving bundle. Including an Eco Kettle, an energy efficient DAB Clock Radio, energy saving Remote Control Plug Adaptors and a supply of Eco Light Bulbs. All you need to do is answer the following question:

On average what percentage of a home's heat is lost through the ceiling and walls?

- a) 40% b) 50% c) 60%

Energy Efficiency Tips

Here are a few tips that will genuinely help with reducing your bills this winter. Why not give them a try?

- Switching off lights and appliances when you are not using them
- Turning down your heating thermostat by just 1 or 2 degrees
- Only boil a kettle with the amount of water you actually need, do not fill it every time
- Close curtains at night to help to keep heat in the room
- Do not block radiators with furniture
- Use the shower, if you have one, instead of the bath
- Put aluminium foil behind radiators that are fitted to outside walls
- Put correct lids on sauce pans when cooking
- Fit shelving over radiators or storage heaters
- Use a lamp rather than lighting the whole room, when you only need a small amount of light.

by text

Text your answer (a, b or c)

along with your name and a contact number to:

07748 983 795

(Texts are charged at your normal network rates)

by email

Email your answer (a, b or c) - along with your name and address to: view@wmhousing.co.uk

by post

Write your answer (a, b or c) along with your name and address on the **Prepaid Reply Card** that came with this magazine. (No stamp is required)

One winner will be chosen at random from all of the entries. All methods of entry have an equal chance of winning. WM Housing would like to send you details about our latest projects and news, by email or text, if you do NOT want us to, please put the word NO at the end of your entry. We will not pass your details onto third parties and any information you receive will only be from us.

All entries must be received by 31st December 2011

