

CBHA focuses on solutions for residents hit by recession

How is the recession affecting residents? That's the question CBHA's new credit crunch committee will be investigating.

The special committee will examine how residents are faring in the economic downturn so it can then work out exactly the best ways to help them.

Finance director Edward Ogundele said: "We want to understand precisely how our residents are coping, whether they are in our rented accommodation, shared ownership properties or are home owners.

"It is about maximising people's income so they are meeting their rent or mortgage payments and not running the risk of losing their homes."

For example, if home owners are struggling to pay their mortgage, CBHA could look at buying back the property and renting it out to the family so they are able to stay in their home.

Those residents genuinely struggling to pay off rent arrears may be able to have their rent debt frozen for three or six months to ease their financial burden.

The credit crunch committee, which will comprise head of revenues Martins Aimiwu and staff from employment and



Money worries? Call CBHA for confidential help

training and policy, will focus on solutions. CBHA already runs money matters workshops which help residents with budgeting.

Edward said: "If any residents are in difficulties, we want to hear from them. Discussions

will be confidential and not discussed with anyone else, including other CBHA staff."

Edward added: "A financial survey is coming soon. Please complete it to give us the information we need to target our help in the right way."

Look out for survey about coping with money problems soon

How to reduce your energy bills

To help reduce your energy bills you should:

- Use energy saving light bulbs or change from 100W to 60W light bulb where appropriate. You'll save approximately 40% on your energy bill
- Turn your TV, video recorder, DVD player, digital box off standby and you could save around £11.50 each year
- Use only the amount of water you need to make a cup of tea instead of a full kettle. This will save around £31 each year
- Turn your thermostat down by 1 degree and you could save £65 a year
- Putting silver foil behind radiators could save £20 a year
- Turn kitchen appliances such as microwaves off standby and save around £12 a year.

Save £s

Use a pre-payment meter? Read this:

Do you buy your gas and electricity using a pre-payment meter?

Energy companies have charged their customers more to heat and light their homes if they have a pre-payment meter.

However Npower, E.ON and Scottish Power no longer charge their pre-payment meter customers a premium.

If you are not already with one of these companies and you have a pre-payment meter, it might be worth considering switching your supplier.

www.switchwithwhich.co.uk shows price comparisons.

Gardening competition

Calling all green-fingered residents: There is still time to enter CBHA's gardening competition.

And you do not even need a garden – just use window boxes, hanging baskets and tubs to add a splash of colour outside your home.

The competition will be judged in three age groups – up to 10 years, 11 to 18 and 18 and above.

Let CBHA know you have a display worth checking out by calling Kam Plaha on 020 922 8500.

Spring into action outside



Plants in pots and window boxes will need plenty of fertiliser and frequent watering

Deadhead larger bulbs such as tulips.

Fertilise bulbs again as they bloom. This will ensure good blooms next spring

Wait until mid April to plant out hardier annuals.

As leaves emerge on trees and shrubs, check for aphids and spider mites and spray with an appropriate product if needed.

Job opportunity

Apprentice

There is an opportunity for an apprentice to join CBHA to work in the decorating and gardening scheme.

The successful candidate will attend college one day a week as they work towards gaining an NVQ.

Interested? Contact:
Head of Support
Services Michala Jervis
on 020 7922 8500.



CBHA is excellent - it's official! Prestigious award recognises standard of services

CBHA has been awarded Investors in Excellence (iE) – a first for the organisation. To achieve the prestigious iE recognition, CBHA had to demonstrate business excellence in all areas of the organisation, measured against the Business Excellence Model.

Jude Leighton, head of service improvement and communications, said: "We have been developing our business improvement programme over the last few years. And we are thrilled that we have now been recognised against this standard."



Chair's blog

Susan Nwalema talks about help with finding work in these difficult times, the new digital learning centre, and how residents joined a 'National Conversation'

Everyone is doing their best to keep their heads above water during the recession. And we want to ensure residents have the best chance of finding work in these difficult times.

One of the best ways is to make use of CBHA's training and employment service.

Our team are experts at helping residents get into jobs or training. They have placed many

residents in work and on training courses.

You can get help with: • writing CVs and completing application forms • tips for job interviews • child care and in-work benefits advice • rehearsal interviews.

Shofique Rahman is our new employment training manager. You can read more about the opportunities and support on offer in an article on what Shofique is working on, below.

Why not give the team a call?

Meanwhile, the digital learning centre is now up and running in Walthamstow. There will be a range of activities including skills for life, a homework club, computer training, basic skills and employability training.

Thanks to all our residents who took part in the 'National Conversation'. This is a new project which collected tenants' views on their landlords. Many CBHA residents took the

opportunity to have their say by joining local conversation events across the four areas.

The National Conversation was set up by The Tenant Services Authority (TSA), the new regulator for homes owned by housing associations such as CBHA. It replaces the Housing Corporation.

The TSA is setting some new standards, against which social landlords will be monitored. And the views given through the conversation events will help determine what these new standards will be.

So your views will help ensure standards for tenants continue to improve.

It is farewell from me as I step down from the chair position this spring when the new-style Board begins. Residents remain, of course, in the majority on the Board, and I wish them all the best for the future.

Ask Naz, Nigel and Sandra



Welfare benefits advice with CBHA money advisers Nigel Harrison, Nazeerah Ravat and Sandra Alaezi

Have you heard about the new additional benefit for expectant mothers in 2009?

If you are pregnant, you may be able to get a grant from HM Revenue and Customs (HMRC) to help you prepare for the birth of your baby.

The payment is called a Health in Pregnancy Grant and is a one-off payment of £190. This will not affect your tax credits or any other benefits. Everyone will get the same amount – you will not be asked about your income. You can get the grant if:

- you are 25 weeks pregnant or more, and
- your expected date of delivery is on or after 6 April 2009, and
- you have been given health advice from a midwife or doctor.

You may not get the grant if you are subject to immigration control or if you are not ordinarily resident in the UK.

To make a claim, get a form from your midwife or doctor. Your midwife or doctor must fill in their part of the form and sign it before giving it to you. You then need to get your claim form to HM Revenue and Customs within 31 days of your midwife or doctor signing the form - otherwise you may miss out on the grant.

Please phone to make an appointment: 020 7922 8572 or 020 7922 8575

Avoid debt by telling Housing Benefit straight away about any changes that might affect the amount of Housing/Council Tax benefit you get. If you do not tell them about a change and they pay you too much benefit, you will have to pay it back.

I have a county court judgment against me over an unpaid credit card debt and the card issuer has threatened me with bailiffs. What can I do?

The first thing to do is to try to negotiate with the company. Even if you cannot pay the debt in full, you could try to agree a set amount to pay weekly or monthly.

If you cannot come to an agreement with the company, they will need to get a warrant of execution from the courts before they can send in the bailiffs to remove property from your home in payment of your debt. If they already have the warrant, you should apply to the court to have it suspended.

If the bailiffs arrive, you do not have to let them in and they cannot generally force their way in.

But they are allowed into your property without your permission if they can enter without breaking in. This is called 'gaining peaceful entry' and includes getting in through an open window, or a closed but unlocked door.

Bailiffs are not allowed to take basic clothing; bedding, furniture or household goods, and any goods they do take will be sold at auction in order to pay off your debt.

Ring 020 8496 3000 or visit one of our Waltham Forest Direct Shops at: 774-776 High Road, Leyton, E10 6AE; 819 High Road Leytonstone, E11 1HQ; 137 Hoe Street, Walthamstow, E17 4RT; or 265 Chingford Mount Road, Chingford, E4 8LP. Or email revenue.services@walthamforest.gov.uk

Shofique enlists employers to get residents into jobs



Shofique is pictured with client Ruby xxx. The new role he suggested she apply for was PA to CBHA chief executive Gary De Ferry. She got the job.

Shofique Rahman is now CBHA's employment training manager. He was promoted from an adviser position which he held since he joined CBHA last July.

He has been busy building a database of employers who will work with him to give residents the chance of a job.

"Companies I have liaised with include some big names such as Marriott Hotel, Clarkes shoe shops, W H Smith and Costa Coffee," he said. "We have placed several residents in work now."

Shofique, whose background is in recruitment, said: "I offer companies the free recruitment service CBHA has to offer. This allows me to

compete with agencies who charge a fee.

"In addition, we offer work tasters – from one day to up to two weeks – which allows residents to be put forward for a variety of roles and be assessed on their ability and willingness to learn.

"This has proved very popular – and it gives residents the chance to try to job too."

One recent case was that of 20-year-old Sapphire Clarke whose trial day as a shop assistant went so well she was offered a team leader position!

Read her story in the youth news supplement inside your CBHA News.

Volunteer Carol urges more to join CBHA's good neighbour project

Could you be a good neighbour?



Chingford resident Carol Canham is just one of about 90 good-hearted people who have so far joined the Good Neighbour project.

She has been helping people in her neighbourhood several times a week.

"I go shopping with one woman who suffers with ill health. I call in to see if she is all right about three times a week," she said.

"And I visit another family where the mother is blind. I just go and check on them and do whatever I can to help out."

Carol, 59, would like to see more people joining the good neighbour project. "It is just what people should do – look after the elderly and disabled."

Well-being co-ordinator Navinya Lee agrees with the need to have more volunteers. She said: "The idea is to recruit and train people to befriend and support vulnerable neighbours such as older people living on their own,

the disabled, newly arrived refugees or migrants and former young rough sleepers living in their first home.

"It involves taking on one or a small caseload of several neighbours or families identified as in need of and welcoming this type of support."

The Good Neighbour will check on their clients on a regular basis, either popping in for a cup of tea or chat, or just checking that they are ok. They may do some shopping for elderly neighbours or help new arrivals by recommending shops, schools and other facilities and services.

CBHA aims to have annual events celebrating the scheme in each of the four neighbourhoods, and will link up with European Neighbours Day in 2009.

Volunteers will collect points and can receive accredited certification for their role or receive a leisure voucher.

Residents satisfied, new survey shows

A large majority of residents (88%) are satisfied overall with services provided by CBHA. This is just one of the highlights from our latest customer satisfaction survey.

One in four residents across the four areas took part in the face-to-face survey, which was carried out by an independent company. Some other key results included:

- 88% satisfied with repairs
- 73% satisfied their views were being taken into account
- 92% satisfied with the general condition of their property
- 79% satisfied with their neighbourhood as a place to live.

Overall, only five per cent said that they were likely to move in the next three years and, of these, 33% would like to continue renting from CBHA.

Head of communications and continuous service improvement Jude Leighton said: "We also found that keeping tenants informed and taking tenants' views into account were among the most important aspects for more than 40% of residents. These

issues are now being looked at through the customer panel and focus groups."

She said: "Although our results in Leytonstone were good, they were generally not quite as high as in the other areas. So we will be holding some focus groups in Leytonstone to look at issues."

She added: "A big thank you to all our residents who took part in the survey. This will help us improve services even further."

Being kept informed is among most important aspects, say 40% tenants

High-tech digital machine used to deal with noise complaint cases

The latest technology in the form of a high-tech 'noise machine' is being used to counter residents' neighbour complaints.

The digital device is activated by sound and can be installed for periods in residents' homes. When it is then removed and linked up

to CBHA's software, it can produce print-outs of noise levels that can be used as evidence in court.

Anti-social behaviour officer Colin Liddle said: "The noise machine will either prove a noise is a statutory noise nuisance or that it is not. It is proving very useful so far."

Emma joins as maintenance manager

Emma Luscombe is the new maintenance manager at CBHA.

Part of her role will be monitoring the performance of all CBHA's partners and contractors to ensure high standards are kept.

She will also oversee all the programmed works to improve properties such as external painting.

She said: "It is great to join CBHA where there is already a high level of customer satisfaction with repairs. I will be ensuring it remains high."

Emma, who has 15 years of experience in repairs and maintenance field, has previously worked at two local authorities and one housing association.



Need somewhere to hire for your event or meeting?

Any residents looking to hire a venue can book the Paradox in Chingford or the Pavilion in Leyton.

Both places are available to the public for one-off events or regular activities and meetings.

Special CBHA resident rates start at just £8.25 per hour for the single room at each venue. Please call the area office for further rate details.

Neighbours in dispute? Call CBHA's own mediator

Anyone suffering from long-running neighbour disputes can now benefit from CBHA's in-house mediation service.

Tenancy support officer Gary Brown is now fully trained and holds the Mediation Practitioner Certificate Level 3.

Previously, when mediation between residents was needed, CBHA had to pay an outside company.

Gary said: "If there has been anti-social behaviour or regular altercation between neighbours, I can help.

"The first step is for me to listen to each party on their own for the same amount of



Help is on offer to solve on-going neighbour rows

time to hear the story from their point of view.

"The second stage is to get the two people in the same room with me to resolve the issue.

"Sometimes, when the people are so angry with each other it would not be a good idea to get them in the same room, we do shuttle mediation. This means I go from one person to the other - either from one house to next door or at our offices."

The service is completely voluntary, is 100% confidential and Gary acts completely impartially. He is not there to say who is right and who is wrong, just to find a happy medium between parties.

Now anti-social behaviour officer Matthew Coates will also be trained as a mediator.

Goodbye Jacky



It was farewell to a familiar CBHA face when Jacky Smith retired in February. Jacky worked as PA to chief executive Gary De Ferry for 10 years.

A resident of Leytonstone area for more than 30 years, Jacky was actively involved with the Cathall Road ESG which campaigned with the other ESGs for the Waltham Forest HAT to be set up.

Gary said: "Jacky was a great person to work with; efficient, kind and fair."

£500 incentive to downsize home

If your home is now too big for you, you can downsize - and CBHA will pay you £500 for each bedroom you drop.

Perhaps children have grown up and moved out, leaving you with an unused bedroom. To find out more, please ring 020 7922 8500.

Check out house swaps website to aid your move

Any residents who want to move could try the house exchange website which brings people together for house swaps.

Visit cbha.houseexchange.org.uk and complete your details online. Once you have registered, your details will be approved and your property will appear in the database.

Residents' suggestions and comments are always listened too. One resident recently suggested CBHA issue a reference number when a repair is reported. Thanks for the great idea - CBHA is now doing this.

Need to report a repair?

It is so easy to report a repair. You can do it by telephone, letter, email or personal visit to your local area office.

To Contact Us

Ring 020 7922 8500, option 1 or email tmarepairs@peabody.org.uk.

Out of hours emergencies

If you have a repair emergency that cannot wait until the following morning or after the weekend, ring Emergencies are anything that is a possible health and safety hazard such as a bad leak or flooding, live electrical wires, wet electrics, insecure front entrance door, blocked toilet (if only one toilet in whole property), or no heating or hot water.

If you use the emergency service and the call is not an emergency you may be recharged for the cost of attending.

Check out these places to live for mutual exchange

Here are the latest details of properties where tenants wish to move through mutual exchange.

To be eligible for mutual exchange, residents must have an assured or secure tenancy, have a clear rent account and no anti-social behaviour issues.

Both properties must be in good condition and the exchange must not create overcrowding or under occupation.

When a resident moves in a mutual exchange they do not start a new tenancy. Tenants are responsible for their own moving costs.

Remember, CBHA now has a mutual exchange website where users can search the database to find properties that match their requirements.

Full details are available from Leticia Dowsett at the Leyton office on 020 7922 8579 or email leticiad@cbha.org.uk.

Case	Current	Wants to exchange to
1	Leytonstone 5 bed 3-storey house	Chingford 3bed house
2	Leyton 3 bed house, 2-storey	Chingford, 2 bed house with garden
3	Leytonstone 1bed flat	Any CBHA 2bed house
4	Chingford 3 bed 3-storey	Walthamstow, Leyton, and Leytonstone, 2 bed house
5	Chingford 3 bed 2-storey	Chingford 2 bed house
6	Leyton 2 bed 2-storey	3 bed 5 person house - any CBHA area
7	Leytonstone 2 bed house	3 bed 4 person house - any CBHA area
8	Chingford 1 bed first floor flat	Chingford 2 bed house
Non CBHA tenants wanting to move to a CBHA property		
9	Chingford (Peel Close) 3bed house	Chingford 3bed house
10	Chingford (Lilac close) 2 bed house with garden	3 bed, 5 person house - any CBHA area
11	Walthamstow (Blackhorse Road) 2 bed flat	Walthamstow/Chingford 3 bed 4 person house
12	Walthamstow 4 bed house	Chingford only 4 bed house
13	Leytonstone maisonette 2 bed	Leytonstone only 2 bed house or ground floor flat
14	Leytonstone 2 bed flat on 2 nd floor of block	3 bed house - any CBHA area
15	Dartford 2 bed flat first floor with access to communal garden	3 bed house - any CBHA area
16	4bed property Wick road, Hackney E9 5DQ	3 bed property - Leyton, Leytonstone and Walthamstow

Contact number

Contact CBHA for all four areas on our one central number:

020 7922 8500

Or email us at: services@cbha.org.uk

Send your comments, suggestions and letters for CBHA News to:

CBHA news
Central Office
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Leytonstone
London E11 4JU