

September 2014

SHAL news



where you come first

HOW TO MAKE THE MOST OF RECYCLING

NEW WEBSITE

Lee tells you about the changes

Photos inside
from our
FUN DAY

WIN

£50

SHOPPING
VOUCHERS

PLUS

- Meet Stuart Constable
- Chocolate Cake Recipe
- Wordsearch Winner



Dear Reader

Well it's September already and the year is flying by. I've really enjoyed my first 6 months here at SHAL and you can see from the photos that we had a great Fun Day in June. I hope that those of you who came along enjoyed yourselves and we certainly had a lot of positive feedback.

If you didn't come then you missed a great day with free food and entertainment and lots of bargains and advice too.

I hope you like the 'new look' Newsletter as well as the Website, if you get a chance have a look at www.shal.org.

In the meantime if you would like to add any articles for the next newsletter then please drop me a line or give me a ring.

Angela Gascoigne
Chief Executive



Contents

- Page 3 SHAL's New Website
- Page 4 Meet Stuart Constable
- Page 5 Chocolate Cake Recipe
- Pages 6 & 7 Food Glorious Food (lots of money saving tips)
- Page 8 Pass it on!
- Page 9 Budgeting advice
- Page 10 Carbon Monoxide Awareness
- Page 11 Wordsearch Competition

SHAL's new website

Our new website was launched at the end of June. Have you seen it? You can explore our new Resident Area. This gives really useful information on tenancies, repairs and moving home. There are new pages on Money Advice and Welfare Reform.

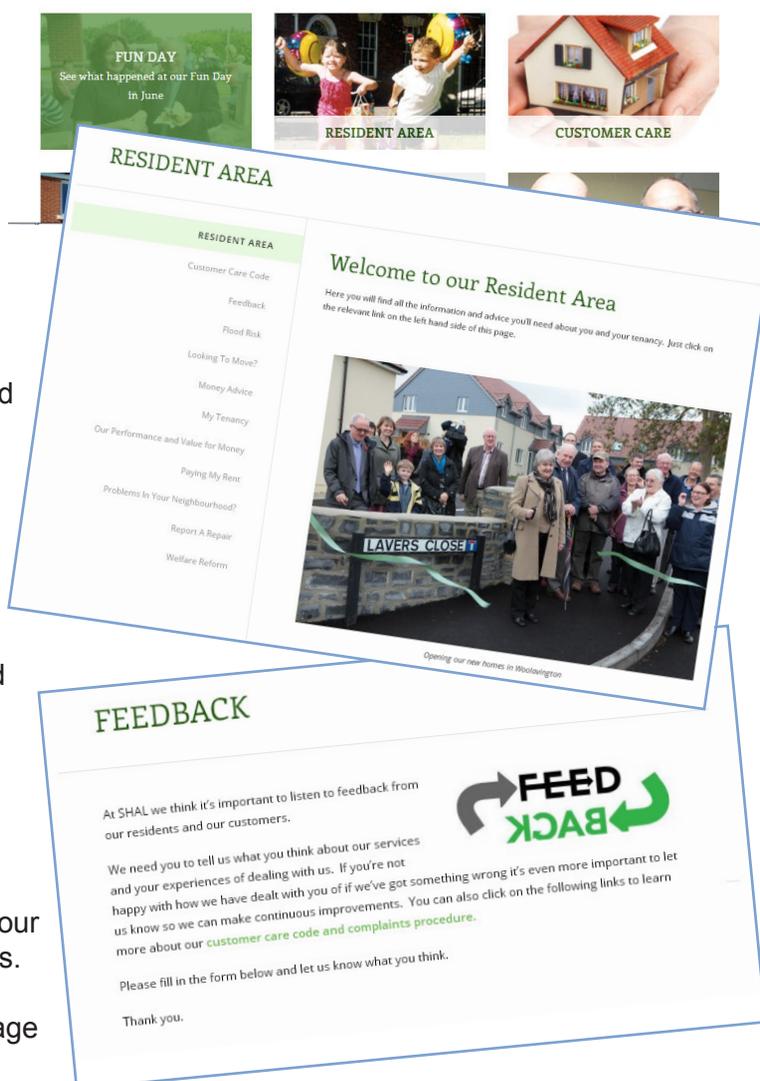
There are also useful links to other organisations including:

- Avon & Somerset Constabulary, providing useful information and guidance on anti-social behaviour and neighbourhood problems
- Citizens Advice Bureau giving advice on money and debt
- National Housing Federation with information about welfare reform and financial benefits available to tenants
- Local Authorities with information and guidance on pest control

More importantly there is a page for you to give feedback about the website, SHAL and our services.

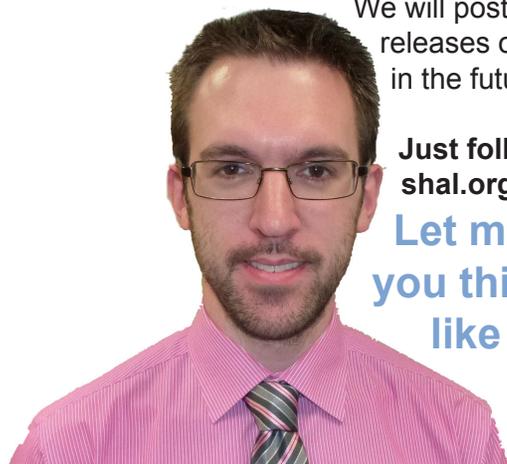
News Hub - Showing great photos from our Fun Day and our most recent newsletters.

We will post press releases on this page in the future



Just follow the link from the intranet page or search for: <http://www.shal.org/category/news-hub/>

Let me know what you think – is there anything you think residents would find useful or you'd like to see on the website?



SHAL keeps Assured Tenancies

There has been a lot of news on TV and in the papers about some housing associations who are now offering fixed term tenancies to new tenants. The thinking behind this is that homes which have been provided with money from the tax payer should be let to people only for as long as they need them. If things change, however, then they should move out so that another household who needs it can have

a home. So, a family with three children would live in their home until the children leave. When they leave, the family would move to a smaller home.

SHAL Housing do not offer short term tenancies. You have a home for life as long as you pay the rent, look after it and are a decent neighbour. That's what you sign up for in the Tenancy Agreement.

If you don't pay your rent, if you damage or neglect your home or if you act in a way that causes problems to your neighbours then you are not keeping to the

agreement you made. Our first step will be to contact you and find out why you have broken the agreement. Sometimes there are things we can help you with and we will always do so. We won't let you struggle on your own.

It's your choice to stay in your home - pay the rent, be a decent neighbour and play your part in looking after your home and you have a home for life with SHAL. **What do you think? Write to me or email on Angela@shal.org and have your say. We want to hear what you think.**

Meet Stuart Constable our new Operations Director (Property)

Stuart joined SHAL as a permanent member of staff in July this year and some of you may have met him already. Stuart is very enthusiastic about working for SHAL and looking forward to the challenges which lay ahead. We wanted to find out more about him so asked him some probing questions.....

1. Do you have a family?

Yes, I have been married for 32 years and have 3 sons Jon, James, and Mark

2. What do you like best about your job?

Each day being different to the last, and constant challenges keeping me on my toes

3. What do you dislike about it?

Nothing

4. Did you always want to work in housing?

Yes, apart from a short yearning when I was 5 to be an Astronaut

5. Do you have any hobbies?

DIY and spending time with my grandchildren

6. What has been your greatest achievement so far?

Enabling People to achieve their ambitions

7. What trait do you dislike in others?

Lack of consideration, without knowing the full facts

8. What do you think are your faults?

Impatience and impatience

9. When and where were you happiest?

Now

10. Who are your dream dinner party guests (choose 5)?

Martin Luther King, John F Kennedy, Carol Vorderman, Michael Jackson, Steve Jobs

11. What one item would you take with you to a desert island?

Survival Manual

12. How would you like to be remembered?

I would like to be remembered as a good father and grandfather



Chocolate Salted Caramel Marble Cake

For Cake

175g s/r flour
175g Caster Sugar
175g Margarine
3 medium eggs
1 tsp baking powder
55g each plain and white chocolate

Ganache

200 mls double cream
200g plain chocolate

For the Caramel

250g soft brown sugar
150mls double cream
140g Margarine
1/2 tsp salt



- Put all the cake ingredients in a bowl (except chocolate) and beat well until smooth.
- Divide mixture into two bowls.
- Add melted plain chocolate to one and melted white to the other.
- Grease and line 8inch cake tin and fill with alternate spoonfulls of both mixes.
- Swirl through with a skewer to create marble effect.
- Bake in pre-heated oven (170°C - Gas 3) for 50 - 60 mins.
- Put brown sugar, cream and salt into saucepan and heat until sugar dissolves.
- Bubble for 3 - 4 mins not stirring.
- Cool for 10 mins and beat in margarine
- Chill until firm.
- Split cake and sandwich together with half the icing.

Ganache

Melt chocolate and cream together - chill until spreading consistency. Spread over top and sides of cake. Use rest of caramel and cream to decorate. Add chocolates of your choice (ie truffles)

Naughty but nice!

Community RePaint

Community RePaint schemes collect reusable, leftover paint and re-distribute it to individuals, families, communities and charities in need, improving the wellbeing of people and the appearance of places across the UK. Each year approximately 50 million litres are go unused, stored in homes or garages or just thrown away. That's enough paint to fill 20 Olympic-sized swimming pools!

They see 'waste paint' as a resource (as long as it is reusable) so do your bit for the environment and your local community by donating your leftover paint to them! Or if you need paint for a redecoration or art project then you can contact your local Community RePaint scheme at:

Sedgemoor Furniture Store, Unit 10 Wills Estate, Salmon Parade, Bridgwater, Somerset, TA6 5JT.

Telephone: 01278 425055
Email: enquiries@sfsproject.co.uk

Opening hours:
10 am – 5 pm (Monday – Thursday)
10 am – 4 pm (Friday)
10 am – 2 pm (Saturday)



Don't drown in debt

Did you know that both Bristol Water and Wessex Water can help you:

- Spread the cost of your bills
- Pay them directly from your benefits
- Repay debt and get back on track
- Lower your water bills
- Save money and water with a meter

They have helped more than 14,000 customers facing problems paying their bills.

Over 90% of customers who had debt are now back on track and more than 8,000 customers are now benefiting from lower bills.

Call them on 0845 600 3 600 to find out how they can help.



FOOD GLORIOUS FOOD!

Want to eat well but save money and waste less read on for some of our top tips

In the UK we throw away 13 billion 'five a day' portions from our homes every year and £111 million worth of rice and pasta!

Part of keeping fit and well is to eat a balanced and healthy diet. However, research shows that the food we buy generally doesn't match official recommendations on the types and amounts of food which we need. Even after bringing all our shopping home, we end up throwing away the very foods we should be eating the most of – fruit, veg and wholegrain carbs.

Eating healthily doesn't have to be expensive. In fact, the average family could save up to £60 a month by only buying what we need and using what we buy.



Here are some top tips to help us waste less, save money – and feel great!

Have a Cunning Plan

Planning ahead will give you a chance to choose meals where you can incorporate those healthy foods that otherwise might be forgotten

Bowled Over

Storing food in the best way possible will help it stay fresher for longer. Whilst many of us like having a large fruit bowl on display, the fridge, rather than the fruit bowl, is the ideal place to store most of your fruit where it lasts up to two weeks longer (except bananas and pineapples which should be kept cool but not refrigerated)

Portion Caution

It's easy to make the mistake of cooking too much rice and pasta. Half a mug of uncooked rice is enough for two adults, and 100g is about the right amount of pasta for one

Rescue Me - top tips!

If some of the foods that you have bought are starting to look a little tired, here are some top tips to rescue, refresh and revive them and then use them in a number of lovely healthy recipes:

- Potatoes – if they are going a bit green and sprouty, give them a good peel, cook, mash and freeze for later
- Onions and peppers – can be chopped and frozen making them ready to use at a later date
- Carrots and other root veg, beans and cauliflower florets can be blanched (cooked in boiling water for 1-2 minutes and then cooled quickly under running water) before freezing
 - Green leafy veg and salads can be refreshed by popping them into a bowl of cold water with added ice cubes for 30 minutes
 - Broccoli – trim a little off the stalk and place the broccoli in glass of water in the fridge and it will revive overnight.
 - Watercress, spinach and rocket – if you don't get through the bag of salad in time, try chopping and stirring it into mash, pasta or popping it onto a pizza during the last few minutes in the oven
 - Ripe banana – freeze in slices and drop into milk-shakes or smoothies, or stir them into a curry for a lovely fruity flavor. Blend them with milk to pour over kid's cereals
 - Too much rice or pasta? Freeze it in portions for use later, and when you do reheat it, make sure it is piping hot

The trick to successful meal planning is getting the balance right, both in terms of nutrition and variety. Some recipes have multiple traffic light labelling to help you balance the reds with plenty of greens. For variety, eat a rainbow of fruit and veg and mix up your carbs - so with mince you could have rice one night (like chilli con carne) and potatoes another (like cottage pie).



Eight simple ways to reduce food waste

1. Buy a slow cooker

The average UK family is throwing away almost an entire meal daily, and wasting nearly £60 a month. So if you are looking to save money, take a look in your fridge. Inexpensive and simple to use, slow cookers are a great way to cut down on food waste. They turn your leftovers, along with any meat and fish that you have hanging around, into delicious soups or stews. Add your ingredients to the pot in the morning, then come home in the evening to a delicious dinner. If you are a beginner, you can pick up a slow cooker recipe book for less than £5.

2. Turn leftovers into pies

Throw all your leftover or ageing vegetables into a pastry-lidded vegetable pie.

3. Battle garden pests

Cucumber on the turn? If you have a plant under attack from slugs or other bugs, slice the cucumber and place as close to the plant as you can, on an aluminium pie case or piece of tin foil. The cucumber reacts with the aluminium to create an undetectable odour that is kryptonite to garden beasts.

4. Put a sponge in your salad drawer

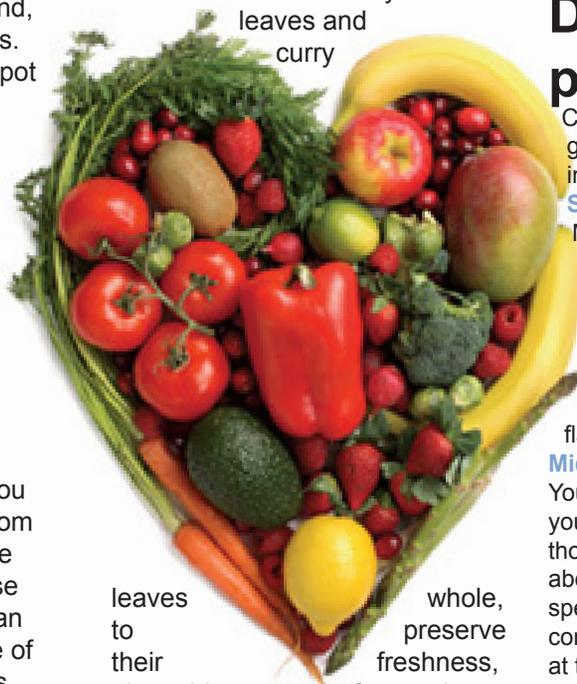
Place a clean, dry sponge in your salad drawer, to absorb excess moisture. This simple idea means that foods that are prone to mould and mush, such as strawberries and tomatoes, stay fresher for longer.

5. Upcycle old fruit into cakes and jams

When bananas soften and blacken, turn them into delicious bread. When apples and berries soften, turn them into crumble or jam. Although it isn't a fruit, even old root ginger can be turned into a delectable toast topping.

6. Your freezer is your friend

If you waste food because you can't eat it all in time and always end up with half a loaf of mouldy bread, or if your favourite recipes fill the fridge with opened tins – don't underestimate what can be preserved in the deep freeze. You can freeze everything ground coffee, to cakes and packets of butter. Herbs freeze particularly well: You can freeze bay leaves and curry



leaves to their alongside freezer bags filled with chopped mint and parsley.

7. Use old bread around the house

Even if you didn't pop bread into the freezer in time, don't throw it out. Strange as it sounds, slightly stale bread is great for cleaning wallpaper: rub a slice down the wall, and it will pick up grime. As for hard croissants, or buns: turn them into a luxury version of bread and butter pudding.

8. Discover the joy of composting

Finally, if you have left it too late and your food really is too old and grotty to eat, all is not lost. Put it in a composter. If you grow your own fruit and vegetables you can think of this as food recycling,

Pick your recipes

Once you've decided on your main ingredients type them into a recipe search engine (BBC Good Food for example – and some supermarkets have similar tools on their websites) and see what pops up. Don't forget to check how many people the recipes feed (you can always double up ingredients, or freeze extras).

rather than food waste: the composter will turn your old food waste into compost, which you can then feed to your plants... for delicious, edible results.

DIY meal planning

Creating your own meal plan is a great way to keep family dinners interesting and your food bills down.

Start with your store cupboard

Make your store cupboard your friend. Ingredients like seasoning, stock, oil, rice, couscous, tinned tomatoes, beans, herbs and spices provide the backdrop to your meal plan cooking. They're great for adding variety and flavour.

Midweek vs weekend

You may find it simpler to just plan your meals for the working week. If those days are busy for you, think about how much time you want to spend in the kitchen. You could then consider cooking larger joints of meat at the weekends - they need longer in the oven, but have the added bonus of creating leftovers you can use the following day for soup or salad, sandwiches and more.

Choose your main ingredients

A great way to keep costs down is to check out what's on offer in store or online and stock up on your main ingredients. That way, you can get more meals for less. For a family of four, for example, think of getting enough mince, frozen fish or chicken to stretch across a couple of meals at least.

Follow the seasons

It's worth considering what's in season when you're meal planning, because you're more likely to find offers on these ingredients. As a general rule of thumb, look out for root veg in autumn/winter and green leafy veg, salads and fruit in summer months. Some fish is also seasonal - keep an eye out for offers.

And that's it – just make your shopping list and off you go!



Are you aged 13 – 18? The police want to hear your views

Avon & Somerset Constabulary are asking for young people to share their views with them as they launch a new project. They've created a new website for 13-18 year-olds with signposts to articles and websites with advice on life, love and the internet.

www.burnttoast.org.uk went live in August and aims to engage and empower young people to build healthy relationships. The site so far includes a section dedicated to providing information on domestic abuse and rape and sexual assault. Articles include advice and links on topics such as sexting and online safety.

DCI Simon Crisp from the Public Protection Unit said: "The new website builds on our on-going work in partnership with local schools, with officers delivering an 'Only Yes Means Yes' educational resource on rape and consent to secondary age students. The package is also available for teachers and professionals to deliver independently."

Police and Crime Commissioner Sue Mountstevens said: "I have met with many young people to date and issues relating to sex and relationships have been a recurring theme of discussion. In a world where sexting and cyber-bullying are, for many young people, common everyday occurrences I welcome support and advice for young people online. I hope the website will encourage conversation and discussion about what is and what is not a healthy relationship."

They want to hear from more young people to help build their understanding of issues that matter to them, and know where we can offer help and support to develop the site.

**You can visit the website at
www.burnttoast.org.uk**

Pass it on!

If you have good furniture or household appliances that you don't need any more, please don't throw them away! Finding them a new home is easy...



Somerset Reuse

Groups take good quality items and sell them at low prices to people on low incomes. They may even collect them free.

They take all types of furniture, including beds*, tables, chairs, sofas*, wardrobes and bookcases. Most also take working electrical items like fridges and freezers, along with crockery, kitchen equipment and curtains.

*Good quality, fire resistant labelled.

Reuse online

There are several ways you can donate, sell, find and buy good quality items at cut down costs - or even free! - online.

Online auction sites

The most widely known is www.ebay.co.uk, but there are many others. These let you post goods for sale or bid for items to buy, so you can find a new home for your items and make a little money to boot. Or use the increasingly popular Freecycle, where you can easily find a new home for your unwanted items by posting them as free "giveaways".

It's a great way of using the things you no longer need by helping local people put them to good use. Go to www.uk.freecycle.org to register and start clearing the clutter from your home. There are already nine groups in Somerset with over 20,000 members.

Here are a few more:

www.swapcycle.co.uk

www.swapz.co.uk

www.swapitshop.com (18 and under swap site regulated for child protection)

www.auctionlotwatch.co.uk (list of auction websites)

www.bumblebeeauctions.co.uk (police auctions in the somerset area)

Some local communities are now setting up their own swap and reuse sites. Look out for one near you and if you don't have one why not set one up?

One in 11 Britons has less than £10 a month disposable income!

One in 11 people, or 4.5 million British adults, have less than £10 a month left over once they have paid their essential bills, research from thinkmoney has found.

With many households struggling to make ends meet, the findings from budgeting account provider thinkmoney reveal the worryingly small amounts of disposable income people have left once they've met all

their financial commitments. Of the 2,149 people polled, one in four said they had less than £50 a month to spend after bills. Across the UK, the average monthly disposable income was £224.50. However, there was a wide gender difference with men reporting having disposable incomes averaging £272.50, while women saying their income was £190.20.

Young people reported having the least disposable income, with 18-24 year-olds averaging £174.20 – some 22% below the overall UK average. Almost one in three people in this age group have less than £50 a month to spend after bills. By contrast, the wealthiest in terms of post-bills spending money are people over 65, with an average of £269.50 a month available to spend.



Worryingly, one in six people questioned in Wales said they had less than £10 a month to spend after bills. "It's stressful not knowing if you will have enough money to pay the bills and afford added extras each month," said Ian Williams, director of communications at thinkmoney.

You can use the [Budget Planner online at moneyadvice.service.org.uk/en/tools/budget-planner](http://moneyadvice.service.org.uk/en/tools/budget-planner)

What else do we worry about?

1. Rising energy prices, 64.2%
2. Keeping the home warm, 34.8%
3. General maintenance and upkeep, 32.7%
4. Paying other utility bills, 32.6%
5. Safety & security in the home, 24.5%
6. Noisy/inconsiderate/antisocial neighbours, 19.8%
7. Keeping up with mortgage/rent payments, 18.8%
8. Pollution levels/health, 11.9%
9. Protection against fire, 10%
10. Protection against flooding, 7.8%



Energy bills worry us more than the rent

British homeowners are more worried about rising energy bills than anything else, an international survey has revealed. Some 64% of people said rising

energy costs were their number one worry about the home - more than triple the number most concerned with keeping up with their mortgage or rent (18.8%).

Recent energy prices rises have left the average family forking out £136 a month to heat and light their home, according to the Energy Saving Trust.

Rising energy bills are responsible for driving up inflation and have become so expensive debt charities warn they are contributing to rising household debt levels.

By looking at www.energyhelpline.com/moneywise you can:

- Compare all UK suppliers including fixed, capped and online tariffs
- See what your bills will be with a new supplier based on your current usage, and how much you can potentially save
- Choose a new supplier and arrange your switch in minutes for free

CARBON MONOXIDE AWARENESS

19-23 NOVEMBER 2014

SHAL has teamed up with CO Awareness, a charity set up seven years ago to spread the word and provide support to those poisoned by carbon monoxide and to raise awareness about the dangers.

What are the issues?

Carbon Monoxide (CO) is a colourless, odourless, highly poisonous gas that can kill in minutes. Carbon Monoxide poisoning can be caused by ANY fuel that burns or smoulders.

Watch out for the symptoms: Mild headache, Dizziness, Nausea, Vomiting, Fatigue, and Drowsiness

The dangers associated with carbon monoxide are promoted to the general public every year through television, radio, press, digital and direct mail advertising.

This year, however, in an effort to do something different and to generate greater public engagement on the subject of carbon monoxide, a dedicated Carbon Monoxide Awareness Week is being held from November 19th to 23rd.

Remember, Remember, Remember

There are many messages related to the dangers of carbon monoxide that need to be promoted. For Carbon Monoxide Awareness Week, the public are being asked to **remember** three things that can help protect them against this silent killer.

1. Remember

the causes – Carbon Monoxide can be produced when ANY fuel is burnt, including oil, gas, wood and coal.

2. Remember

to service – To prevent Carbon Monoxide, ensure your appliances are installed and serviced annually by a Registered Gas Installer, a Registered Oil Technician, or a qualified service agent for your fuel type. Also make sure vents, flues and chimneys are kept clear.

3. Remember

the alarm – Carbon Monoxide is odourless and colourless so for added protection install an audible carbon monoxide alarm. Make sure the alarm complies with EN 50291, carries a CE mark, has an end of life indicator and carries an independent certification mark.

At SHAL we reduce the risks of carbon monoxide poisoning by regularly servicing your oil or gas boiler by using "GAS SAFE" and OFTEC fully qualified engineers. We also carry out an annual service/ chimney sweep for solid fueled appliances and open fires. SHAL is currently installing Carbon Monoxide alarms in all properties with a solid fuel appliance or open fire as these are the greatest risk properties. Most of SHALs gas and oil boilers have now been replaced with modern fully room sealed appliances which fail to operate if there is a breach in the boiler seal.

SHAL is fully committed to the ongoing improvement of safety in all of its properties.

if you are worried about carbon monoxide poisoning give me a ring on 01278 442015

Stuart Constable



Wordsearch Competition

WIN £50 Shopping Vouchers

The following table shows lots of words relating to going

back to
school

simply find them all and return the completed grid to SHAL

by 15 October 2014 to be in with a chance of winning

B	A	T	R	I	A	N	G	L	E	A	D	E	F	G	S	I	N	T	A	B
G	C	E	D	E	F	G	H	E	L	O	O	M	L	T	R	S	A	M	L	E
E	R	A	S	E	R	A	E	N	U	N	N	E	L	O	A	C	K	M	E	X
O	A	C	B	E	K	J	O	Z	I	L	H	T	T	M	A	H	O	T	H	A
G	I	H	E	A	D	M	I	S	T	R	E	S	S	A	J	O	K	L	M	M
R	N	E	O	P	Q	A	R	B	S	T	A	U	O	T	E	O	D	I	N	I
A	L	R	M	A	C	H	O	L	B	A	D	E	F	H	K	L	E	A	R	N
P	T	A	C	L	A	S	S	R	O	O	M	L	B	E	N	E	N	W	R	A
H	A	E	B	A	C	F	D	L	O	E	A	F	G	M	P	H	A	I	E	T
Y	L	F	J	N	K	L	M	M	K	N	S	B	O	A	Q	P	R	S	T	I
L	B	U	Y	G	O	G	E	N	W	X	T	E	S	T	R	C	B	P	F	O
J	M	A	V	U	N	I	F	O	R	M	E	C	K	I	S	O	Z	L	A	N
O	C	D	E	A	F	H	G	O	H	I	R	J	L	C	O	M	P	A	S	S
L	E	G	M	G	N	O	P	R	A	R	I	D	A	S	T	P	W	Y	Z	A
A	C	Y	T	E	A	I	B	U	C	D	E	E	H	I	J	U	C	G	K	L
M	N	O	P	S	P	E	L	L	I	N	G	F	Q	R	U	T	A	R	G	B
B	D	H	C	D	E	F	G	E	H	I	J	G	K	L	M	E	X	O	L	N
N	O	A	B	V	N	J	P	R	O	T	R	A	C	T	O	R	D	U	R	C
L	E	M	M	O	N	A	T	P	T	I	O	H	A	R	U	S	T	N	E	D
O	N	I	O	C	A	L	R	A	N	E	G	O	A	P	V	O	Y	D	L	E

Teacher	Protractor	Playground	Examinations
Headmaster	Triangle	Test	Tie
Headmistress	Eraser	Spelling	Book
Pen	Computer	Mathematics	Learn
Ruler	Classroom	Geography	School
Compass	Uniform	Languages	

Name:			
Address:			
Tel No:			
Signed:		Dated:	

Competitions in this Newsletter are not open to members of staff or shareholders of SHAL or their relatives. By entering this competition competitors agree that the collection of any prize will be photographed and SHAL Housing Limited is given the competitor's consent to publication of such photographs in any form. Where entries are made by children their parents/legal guardians must give such consent. All competitors/parents/legal guardians must sign and date the entries.



SHAL
HOUSING

Published by SHAL Housing Limited, 2 King Square,
Bridgwater, Somerset TA6 3DG
Telephone 01278 444344 Fax: 01278 445610 www.shal.org

Printed on
paper from
responsible
sources