

Winter 2016



SHAL news

where you come first

*New Estate at Nether Stowey
- officially open*

Tenants Survey the Results are in

*Sedgemoor Furniture -
Store happy to help*

PLUS

*Competition - Voucher for Monkton Elm Garden Centre
Recipe*

Ways to deal with debt



Dear Reader



2016 is a new era for SHAL and for housing associations across England. So what's new? The Housing and Planning Bill is going through Parliament as I write this. It introduced Pay to Stay – tenants earning £30,000 or more have to pay full market rent. This has now been changed so that each housing association can decide if they will introduce it. SHAL will need to consider our policy on this. What do you think? Let me know.

The Right to Buy for housing association tenants has also been introduced by the Bill. Housing Associations across England have made an agreement with the government to work with them to introduce this and 5 housing associations are piloting it. Discounts of up to 70% will be given to tenants of housing associations for 10 years or more. Some homes will be protected and the tenants will be able to use their discount on another home, such as a new Starter Home. The discounts will be paid for from the sale of council houses. The details have not been fully worked out.

The Government is focusing on building homes for people to own rather than rent. SHAL will be considering if we will in future build homes to sell. What do you think? Should we change or should we continue to build for rent?

We will shortly be sending out your new rents. This year, your rent will go down by 1%. This is because the government has told all housing associations in England to reduce their rents by 1% each year up to 2020. This does affect how much money we have to invest in your homes and services and to build new homes. In fact it takes £22 million out of our business plan over 30 years. We have made savings in our running costs to compensate for this loss in rent. We are determined to invest in your homes because you told us that this is your top priority. Our first programme of works will start in April. Is there anything we do that you think we could stop doing or change to save money? Let me know – you can phone me, write to me at the office or email me at Angela@shal.org.

Post-Christmas is always a difficult time money wise. See our advice on page 8 and if you are worried about rent payments, get an appointment to see Sarah, our Benefits Advisor. 92% of our tenants trust us – you can too! There is always someone here to listen.

Angela Gascoigne
Chief Executive

Wishing you health and peace in 2016.

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Ask Angela
Page 8

If money is tight... ...please don't be tempted to use a

loan shark

- They can be expensive and dangerous
- You could pay them back for years, with no dent in the original loan
- They won't just harass **you**, they'll target your family and friends too.

For confidential help and advice call:
0300 555 2222
Email: reportaloanshark@stoploansharks.gov.uk
Text: "loan shark" and your message to 60003

Tenants Survey - The Results are in!

You may remember that, in October 2015, ARP Research sent out a survey asking you what you thought of SHAL and of our services. Over 33% of tenants completed the survey (a higher percentage than many surveys achieve) and we are really grateful to those who did so. The results have given us a lot of food for thought as we make plans for what we want to focus on in the coming months and years.

Customer service: 93% of tenants were happy with our handling of enquiries (National average 82%), 86% said it was easy to get hold of the right person, 87% happy with the outcome of their enquiry.

Friendliness and Trust: 97% of tenants said that SHAL has friendly and approachable staff (National average 88%) and 92% said that they trust SHAL (national average 76%).

Maintenance: 87% of tenants were satisfied with our repairs and maintenance service which is a tribute to those colleagues who work in that area of the business and is considerably above the national average (79%)

97% of tenants said SHAL has friendly and approachable staff and 92% said that they trust SHAL

Communication and involvement: 88% thought we were good at keeping them informed whilst 76% said that we listened to tenants' views and acted upon them.

Internet Access: 83% said they used the internet and would be interested in us putting more of our services online. We will seek to do that by the middle of 2016 so that, for example, tenants can see their rent accounts online and make payments as and when they need to.

Homes: 76% of tenants were happy with the quality of home which, although not a surprise, was disappointing. As we already knew this was an area of concern, we have recently carried out a full survey of our

homes and in 2016/17 will begin a programme of improvements, starting with the properties that need the most urgent attention. We hope that, in time, this will improve the quality of our homes.

Financial: 40% of tenants said they had difficulties in paying bills in the last year with 31% saying they felt worse off than a year ago. However, 89% were happy with the advice we were able to give, primarily through Sarah our Benefits Adviser, in relation to claiming welfare benefits

Anti-Social Behaviour: 36% of tenants had experienced problems with ASB in the last year and only 56% were happy with the way SHAL dealt with it. We had already identified ASB

as being an area we needed to work on but it is clear this should be a very high priority for us. We will review the way we deal with ASB and report back to you in due course. As part of that review, we will address how we can encourage tenants to report problems to us – the survey indicated that 27% of tenants had not reported it to anyone and only 44% had reported it to SHAL.

Overall: 93% of SHAL tenants said that they were satisfied with the services they received from us. (National average for housing associations is 86%). **We are chuffed to bits that so many of our tenants are satisfied with what we do, but are not complacent - we have achieved much but we know we still have a lot more to do.**



New Homes at Nether Stowey

In October we celebrated the official opening of 20 new homes at Nether Stowey. Iain Liddell-Grainger and Parish Councillor Peter Greig were there to cut the ribbon and everyone was invited back to the Ancient Mariner for a small party.

We are very proud of the development and you seem to be too.

We also celebrated the new builds at West Huntspill where there are 5 new homes and more happy families now that their problems with the internet been sorted.



CONGRATULATIONS!

THE WINNER IS...

Ms White from Nether Stowey was the lucky winner of the autumn wordsearch. She won a family meal at The Carnival Inn, Bridgwater.



Don't dump it - donate it

Sedgemoor Furniture Store is based in Bridgwater and is run by four paid members of staff, two of whom, themselves started as volunteers. They are helped by volunteers, who are mostly on job-seekers allowance looking for work but putting their time to good use.

Dee Chisnall the Project Manager was the Furniture Store's first customer back on 4th January 2003 and has been employed by SFS ever since. She said the store is about helping people who find themselves, for whatever reason, in need. A lot of those who use the store will come back

at a later time and make their own donations.

Liz Bryant who joined 7½ years ago and is Assistant Manager, explained that they cover the whole of Sedgemoor and some days they can be run off their feet with customers. Some of the staff have been trained to carry out their own electrical testing with the exception of cookers which are passed to a specialist

It was surprising to find such a wide range of items for sale, from wardrobes, sofas and beds to ornaments and even tins of paint. Liz explained that some of the paint comes from the Household Waste Recycling Centre in Highbridge who hold back tins which members of the public were

throwing away - what a fantastic way to recycle.

Some customers come in and buy everything they need to furnish their homes and the staff are on hand to help them and give them advice. They even deliver the items into peoples homes, not just to the door, which their customers really appreciate, particularly those who are less physically able.

There is a lot more to this store than just being there to sell furniture. It is obvious that the staff love their work and are there to make a real difference to our communities, to listen to others and help where it is needed.



So next time you are looking for a new home for your old sofa, or replacing your wardrobes why not give Sedgemoor Furniture Store a ring, they will even come and collect reusable items for free!

Ways to Buy

(You will need to show you are receiving benefits or on a low income)

- stock is constantly changing but there is always a broad range of furniture styles and items available. Small household electricals, large white goods, sofas and suites, bedroom items... most items are available ready for delivery or for you to take away today.
- The best way to buy from SFS is to go along to the store at Wills Estate, next to the fire station, on Salmon Parade, Bridgwater, and have a look around.
- Open Monday to Thursday 10:00 - 17:00, Friday 10:00 - 16:00, Saturday 10:00 - 14:00 (closed Bank Holiday weekends)
- Want to check a certain item before you visit? Call 01278 425055 and one of the happy people will be pleased to reserve any items you require for the day.
- Or send an email to enquiries@sfsproject.co.uk and one of someone will get back to you.
- All items are available for delivery across Sedgemoor, and SFS will also accept cash payments upon delivery, so there is no need to worry about paying for your items if inquiring by phone or email. However delivery charges are paid at the time of in-store delivery booking and all deliveries must be for within 7 working days.

Sedgemoor Furniture Store
Unit 10
Wills Business Park
Bridgwater
Somerset
TA6 5JT

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

Why not make
2016 the year to
declutter your
home and help
others in the
process?



The Housing and Planning Bill **CHANGE**

The Government has recently introduced new legislation, the Housing and Planning Bill, that will become law at some stage next year. There is still time for things to change, but we thought it was worthwhile letting you know a little more about three key parts of the Bill.

1. Pay to Stay



Initially the Government said that those who earn more should pay more rent and, therefore, tenants whose income was more than £30,000 would have to pay a 'market rent' or just 'near market rent' for their home. This would have, most likely, meant a rent increase for every household whose combined income was greater than £30,000.

More recently, however, the Government has decided that, although local authorities (councils) will have to do this, housing associations like SHAL will not be made to – we will be able to choose whether or not we take part voluntarily. At some stage, SHAL will have to decide whether or not to introduce this system.

What do you think? Do you think families who earn more should have to pay higher rents?

If you do think that, what should be the cut-off point above which you pay more rent? Should it be £30,000? £40,000, £60,000? Or higher?

Should the rent increase be gradual, so the more you earn the more you pay (where, for example, a family earning £40,000 pays a higher rent but a family earning £75,000 pays even more)?



2. The End of Lifetime Tenancies

The Bill also includes a clause that will stop local authorities (councils) from granting new lifetime tenancies. Instead, council tenancies will only be for between two and five years. This only affects new council tenants, who move in after the Bill becomes law.

Again, however, the Government have said they don't intend to apply the same rules to tenants of housing associations like SHAL. We might again, however, have to decide whether we want to introduce this voluntarily but, remember, if we do it will only affect new tenants, not those like yourselves who are already living in a SHAL property.

What do you think? Should SHAL continue to give new tenants permanent tenancies, like now?

Should we start using six-month Starter Tenancies (sometimes called probationary tenancies) so that we can see if new tenants can show us that they will be good tenants before we give them something more permanent?

Should we, in any case, stop giving out new permanent tenancies and, instead, give out tenancies that are only for up to five years (which would help people get back on their feet but not provide them with permanent housing)?

3. The Right to Buy

You may have read about the extension of the Right to Buy to housing association tenants. We had some concerns about the introduction of such a scheme and asked for tenant's views on the proposal. Thank you so much to those of you who let us know what you thought.

In October 2015 the Government made it clear that they wanted housing associations to volunteer to take part in the Right to Buy and, if not enough housing associations came forward voluntarily, they would pass laws to force us to do it. It was also clear that if we volunteered, we would have more say in how the system worked. SHAL's Board of Management (which includes three tenants) had many sleepless nights and in the end, after a long meeting, took the decision that we would volunteer to take part. The vast majority of those housing associations who voted took the same decision.

Five associations, not including SHAL, are piloting the Right to Buy to see how the system works so that lessons can be learnt before the system spreads out nationally. At the moment, we are not sure when that national roll-out might happen but we will let you know when it does.

Our understanding is that, as we volunteered to take part, we don't have to make all our properties available to tenants to buy. We can, instead, choose to give some tenants a portable discount. Instead of allowing them to buy their house at a discount, we would help them to find another house to buy (most likely owned by another landlord). The tenant can then buy the other house at a discount instead of buying their own. SHAL's Board will be able to decide which properties we allow tenants to buy and which we don't. So, yet again, we will have some decisions to make.

What do you think? Should we offer all our tenants the right to buy the home they currently live in?

Should we, instead, decide not to sell certain houses (for example, maybe we shouldn't sell houses in rural areas or small villages where social housing is very limited and is hard to replace)?

If you would like to let us have your thoughts on any of the issues raised in this article, there are a number of ways you can do so. We would love to hear from you.

You can write to our Operations Director (People), John Shipley, at 2 King Square, Bridgwater TA6 3DG, you can ring him on 01278 444344 or, if you prefer, you can email him on johnS@shal.org



John Shipley
Operations Director (People)

What, When, Where, Why, How?

ASK Angela

answering questions for SHAL residents across Sedgemoor



In each issue of SHAL News Angela will answer questions and enquiries from residents of SHAL. If you have a question please email it to sue@shal.org or write to us.

Q. I would like to make some improvements to my home. Do I have to ask SHAL before I go ahead?

However, you will read in the tenants handbook that you do need SHAL's written permission before starting any alterations. By contacting us you will get free advice from professionals who will also make sure that what you are planning will keep you safe and sound.

A. The answer is a definite YES. If you are thinking of ways to improve your home we are always happy to listen to you.

Did you Know? From 1 October 2015, the National Minimum Wage rates increased as follows:

- the adult rate by 20 pence to £6.70 per hour
- the rate for 18 to 20 year olds by 17 pence to £5.30 per hour
- the rate for 16 to 17 year olds increased by 8 pence to £3.87 per hour
- the apprentice rate increased by 57 pence to £3.30 per hour
- the accommodation offset increased from the current £5.08 to £5.35.



7 DAYS TO DEAL WITH DEBT. ONE WEEK. MAKE IT COUNT.

What does StepChange Debt Charity do?
StepChange is the UK's leading debt charity, with over 20 years' experience. Last year alone they helped more than 500,000 people.

What is 7 Days, 7 Ways?
Take control of your finances with their new 7-day email programme of support and practical advice. Feeling like your finances are unmanageable can make the prospect of dealing with your debt daunting. But you can take control of your finances again, with their **7 Days, 7 Ways email programme.**

Each day for a week they will send you an email linking to practical advice to help you with your finances. They will talk through a wealth of different subjects, including working out what you owe, which payments are priorities, and how to put together a long-term action plan.

The programme is the perfect starting point in dealing with your debt. Not only will the 7 Days, 7 Ways programme help you to identify the financial challenges you face, but more importantly it'll enable you to confront your debt with confidence

There is a way out of debt. And it starts here
www.stepchange.org/7days7ways

For Free debt advice ring 0800 138 1111
No access to the internet? - contact SHAL and we will work out a way



The Free Quids in magazine included with this Newsletter contains lots of tips and advice on ways to save money as well as lots of help on how to switch your energy supplier.



There are lots of myths about drinking alcohol. You might be surprised by how many things you think you know that are actually false. This article taken from the Alcohol Concern website lists a few of them.

Myth 1 - There is nothing anyone can do to help a problem drinker

Many people are reluctant to admit they have a problem with alcohol. But every year hundreds of people in England and Wales turn their lives around and take control of their drinking. There are many excellent services that can help with this.

Myth 2 - A trip to the gym will undo damage caused by a night on the tiles

Exercise can make you feel a bit better after drinking, but it's not possible to sweat out the alcohol. Only time will get the booze out of your bloodstream. Plus your risk of pulling a muscle when you're working

out is greater if you've been drinking (even the night before) or if you're hungover.

Myth 3 - An afternoon of sport just isn't complete without a drink

If your aiming to excel on the pitch, court or track, lay off the sauce. Drinking before sport (even the night before you compete) will slow you down and increase your risk of injury and cramp. Plus it will dehydrate you.

Myth 4 - Coffee sobers me up

Drinking coffee makes you feel more awake, but won't make you less drunk or cure a hangover. Drinking caffeine may also make it harder for you to realise whether you're

still drunk, leading to poor decision-making - like driving whilst there's still alcohol in your blood.

Myth 5 - Alcohol is a winter warmer

A shot of whisky or brandy can make you feel warmer for a bit, but alcohol actually lowers your body temperature, so it's not always a good idea in cold weather.

Myth 6 - Drinking helps me sleep

Alcohol can make you feel sleepy, and help you get to sleep quickly but it will also stop your body getting the deep sleep you need leaving you tired the next morning.

Myth 7 - Alcohol gives me a boost

Alcohol is a depressant. It slows down how you think, move and react. So it's not the best way to pick yourself up.

Myth 8 - Drinking when pregnant is OK

Drinking alcohol when you're pregnant can injure the foetus particularly during the early stages of pregnancy. The best advice if you're pregnant or trying to have a baby is to avoid alcohol altogether.



If you're worried about your own or someone else's drinking, contact Drinkline for a confidential conversation. Call free on 0300 123 1110 (weekdays 9am – 8pm, weekends 11am – 4pm) or visit Alcohol Concern at <http://www.alcoholconcern.org.uk/> for lots of helpful information

Launceston Cake

- 6oz Butter
- 6oz Sugar
- 8oz S/R Flour
- 2oz Ground Almonds
- 3 eggs
- 1lb currants
- Zest of 1 lemon
- 1/2 tbsp black treacle
- 1 tbsp golden syrup

1. Cream sugar and butter together
2. Add treacle and syrup
3. Add eggs one at a time, beating each thoroughly
4. Mix together flour, almonds, currants and lemon zest
5. Fold them carefully into the egg mixture
6. Put into lined cake tin of your choice
7. Cook at 350°F/180°C/Gas No 4 for 90 minutes (If using a shallow tin check at 60 mins)





SHAL Out of hours Emergencies - 01278 444344 (Press 1)

Sedgemoor District Council - 0845 4082540
 Sedgemoor Clean Surroundings, Waste & Recycling - 0845 408 2543
 Sedgemoor Environmental Services - 0845 408 2546
 Somerset County Council Tel: 0300 123 2224
 South Somerset District Council - 01935 462462
 Taunton Deane Borough Council - 01823 356356
 Taunton Deane Waste Services - 01823 356346
 West Somerset District Council - 01643 703704

Anti-social Behaviour Hotline - 0800 298 2009
 Bridgwater & District Credit Union - 01278 447100

British Gas - 0800 0480202
 Bristol Water operations - 0845 7023797

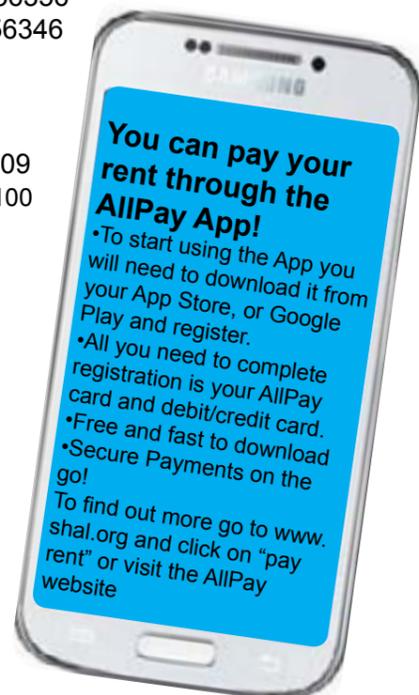
Citizens Advice Bureaux

- Bridgwater - 03444 889623
 - Taunton - 03444 889623 or 01823 282235

Crimestoppers - 0800 555 111
 EDF Energy - 0800 365000
 Energy Efficiency Advice Centre - 0800 512012
 Environment Agency Floodline - 0845 988 1188
 Somerset Dental Advice Line - 0845 7697691
 Wessex Water plc - 01225 526000

Useful Websites

www.avonandsomerset.police.uk
 www.bridgwater-and-district-credit-union.co.uk
 www.environment-agency.gov.uk
 www.freecycle.org
 www.homefindersomerset.co.uk
 www.homeswapper.co.uk
 www.shal.org
 www.somerset.gov.uk
 www.sedgemoor.gov.uk
 www.southsomerset.gov.uk
 www.tauntondeane.gov.uk
 www.visitsomerset.co.uk
 www.westsomersetonline.gov.uk



Text Me!
 Did you know you can text general enquiries to SHAL on
07786202923
 We will get back to you as soon as we can.

You can report repairs by:-

email to: repairs@shal.org
 via our website: www.shal.org
 or by phone: 01278 444344 (press 1)

Step Change Debt Charity
 0800 138 1111



GAS SAFETY RISKS

Not having your gas appliances checked and serviced can put you at possible risk of gas leaks, fires, explosions and carbon monoxide poisoning.

Gas leaks

Gas leaks can occur from faulty gas appliances and pipework. Un-burnt natural gas and LPG are not poisonous in the same way that carbon monoxide is but both can lead to fires and explosions. To aid detection of a leak an odorant is added to gas which makes it easy to smell. To avoid a gas leak in your home, take care with your gas pipework - get any damage or signs of corrosion, such as rusting, checked by SHAL, through a Gas Safe registered engineer.

Fires and explosions

Gas is, by its very nature highly combustible. Correctly fitted and maintained gas appliances ensure that gas is burned in a safe and controlled way to heat our homes and to cook with. If gas leaks from a faulty appliance or pipework it can spread quickly and there is a risk of it accidentally igniting causing a fire or explosion.

Carbon monoxide

Badly fitted or poorly maintained gas appliances can produce a highly poisonous gas called carbon monoxide (CO) which can leak into your home. You can't see it, taste it

or smell it but it can kill quickly and with no warning. It can also cause serious long term health problems such as brain damage.

Carbon monoxide poisoning symptoms are similar to flu, food poisoning, viral infections and tiredness. It is common for people to mistake this very dangerous poisoning for something else.

The six main symptoms to look out for are:

1. Headaches
2. Dizziness
3. Nausea
4. Breathlessness
5. Collapse
6. Loss of consciousness

It is really important that we service your gas boiler every year.

Please make sure you allow us access to your appliance. It could save your life!



Stuart Constable
 Operations Director (Property)

How to stop spending money!



Tips taken from the Money Saving Expert Website

1.Sleep on it
 If you really want something, sleep on it for a night. You may find it doesn't seem as attractive the next day.

2.Work out what it costs in work time
 If you're tempted by an impulse buy work out how long it would take you to earn that money in hours worked. So if you get paid £5 hour and it costs £150 that's an extra 36 hours you'll need to work to fund it.

3.Go food shopping just once a month and plan, plan, plan
 Set a budget, write a food plan and take a calculator with you when you go food shopping and never go when you're hungry.

4.Leave debit/credit cards at home
 Only take the cash you absolutely need with you and don't have a cash card with you so you can't take extra from the hole in the wall.

5. For every new thing you buy, try to get rid of an old thing
 If you really want to buy something new, see if you can sell something you don't use any more to cover the cost!

For loads more tips visit
<http://www.moneysavingexpert.com/family/stop-spending-budgeting-tool#cut>

Find all the countries listed below to be in with a chance of winning a
£50 voucher to spend at Monkton Elm Garden Centre
 Entries must be returned to SHAL by 22 February 2016 to be in with a chance of
 winning. First correct entry drawn out of the 'hat' will win!

COMPETITION

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

America
 Australia
 Barbados
 Belgium
 Brazil
 Canada
 Chile

Cyprus
 England
 Greece
 Haiti
 Iceland
 Indonesia
 Ireland

Israel
 Jamaica
 Kenya
 Lithuania
 Madagascar
 Nepal
 Netherlands

Romania
 Scotland
 Singapore
 Spain
 Thailand
 Wales
 Zimbabwe

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.

www.shal.org