

SHAL News

Spring/Summer 2017

Neighbourhood & Community

- Tenants Together – get involved and work with us
- Bonfires and BBQs – helping everyone enjoy the summer nights

House & Home

- New homes in Watchet
- Investing in our existing homes
- New Maintenance Manager & Housing Officers
- Keeping you and your loved ones safe – your annual gas safety test
- Our out of hours emergency telephone number has changed

Free with this issue



Health & Wellbeing

- Be inspired by Amanda to change your diet & change your life
 - Staying safe in the sun
- Mental health awareness – we all need help now and then
- Suicides – giving & receiving help at the most difficult time

Money Matters

- Dealing with bailiffs – know your rights
- Direct debits – let the rent pay itself
- What are you entitled to? Get free, impartial and confidential help claiming what you're entitled to

Are you thriving or surviving?

Helping to raise awareness of mental health

Message from Angela



Hello Everyone

The fire at Grenfell Tower in London was so shocking and so tragic. There are no words adequate enough to express the deep sorrow which I and my colleagues feel. Our hearts go out to all those families whose lives will never be the same again. If you have any concerns about safety issues in your home please let us know immediately. And please take some time to read and go through the fire safety advice in this issue. If you would like to have a chat about any aspect of it don't hesitate to contact myself or John Shipley or indeed any one of us here at SHAL.

This is a packed edition of the newsletter and I am particularly grateful to Amanda for her inspiring story. She really is a force of nature and a joy to work with. If you have a story that you would like to share with us or you have an idea for an article for the next newsletter please let us know. It would be great to hear from you.

Now I am off to collect my feather duster and my cleaning kit for a bit of late spring cleaning - there is a cold beer and a ready meal curry waiting in the fridge for when I'm done! Have a great summer - and if you don't like something in this issue - let us know! We know we're not perfect but we are very willing to learn.

Warmest wishes

Angela



Angela has been nominated for a Housing Heroes Award 2017

101 things to do with the kids

Summer's coming and although it may feel as though the kids have only just gone back to school, they'll need entertaining once again.

There's no need to break the bank though! There are cheap and even free activities to keep the little ones entertained, plus deals and tricks for cheap family days out.

www.moneysavingexpert.com/travel/school-holiday-deals

Enjoy the last few days of term and good luck next year!

Have fun over the summer holiday!

MOST REMEMBER:

Call 07889 537164 if I have an emergency repair when SHAL is closed

We're here to help



01278 444344



07786 202923
(text only)



01278 444344
(option 1, 8:30 – 5:00)



07889 537164
(out of hours)



2 King Square
Bridgwater, TA6 3DG



information@shal.org



www.shal.org

Time to change!

It was about a year and a half ago, when I knew I had to change the way I was eating and at least try and exercise more. I had been feeling constantly fatigued and nearly always felt miserable and tired most of the time. I felt embarrassed by my weight and size and my self-esteem was very low.

After being told by a friend of mine about her own father's weight loss success, I decided to give it a try and join my local Slimming World group. I was really nervous to begin with, but I had nothing to lose and I knew I had to at least give it a try. It was new and difficult to begin with, but with the support of the leader and the other group members I slowly started to feel my confidence return and the weight started slowly to come off.

So far I've lost nearly three and half stone in weight and more importantly I've kept it off! For me healthy eating and exercise has really made such a massive difference to my life and not only do I look noticeably thinner but I feel happier and more confident within myself.

Not only that but with my self-esteem improving vastly I felt confident enough to return to college for the first time in many years. I started evening classes in GCSE English Language and Functional Maths which I was very happy to pass last year. Last September I had the confidence to return to college again to study the ECDL Essentials Computer course which I've now very nearly completed.

With my weight loss my fitness levels increased too and I was able to take part in my very first ever 5K Fun Run in Bridgwater's Half Marathon last year. I really enjoyed it and surprised myself by finishing in just under 40 minutes. I would love to run the Bridgwater 10K Run one day in the future and it would certainly be a huge challenge for me to finish.

Healthy eating and exercise has really changed my life for the better and I would encourage everyone to give it a go!



Amanda

Stay safe in the sun

Spend time in the shade when the sun is strongest. In the UK, this is between 11am and 3pm from March to October. Make sure you:

- spend time in the shade between 11am and 3pm
- make sure you never burn
- cover up with suitable clothing and sunglasses
- take extra care with children
- use at least factor 15 sunscreen

Protect your eyes in the sun

A day at the beach without proper eye protection can cause a temporary but painful burn to the surface of the eye, similar to sunburn. Reflected sunlight from snow, sand, concrete and water, and artificial light from sunbeds, is particularly dangerous. Avoid looking directly at the sun, as this can cause permanent eye damage.



How to deal with sunburn

Sponge sore skin with cool water, then apply soothing aftersun or calamine lotion. Painkillers, such as paracetamol or ibuprofen, will ease the pain by helping to reduce inflammation caused by sunburn. Seek medical help if you feel unwell or the skin swells badly or blisters. Stay out of the sun until all signs of redness have gone.

Protect your moles

If you have lots of moles or freckles, your risk of getting skin cancer is higher than average, so take extra care. Avoid getting caught out by sunburn. Use shade, clothing and a sunscreen with an SPF of at least 15 to protect yourself. Keep an eye out for changes to your skin. Changes to check for include:

- a new mole, growth or lump
- any moles, freckles or patches of skin that change in size, shape or colour

Report these to your doctor as soon as possible. Skin cancer is much easier to treat if it's found early.

The risk of suicide in Spring/Summer

Over a recent three week period Mind in Taunton and West Somerset have taken more calls about suicide than they normally have in three months. These calls were made by people who were having suicidal thoughts or seriously thinking of taking their lives, and two who were actually in the process of taking their life; for the last two they called an ambulance. They have also had calls from people who were concerned that a loved one, friend or associate may be considering suicide, and they were not sure what to do.

Contrary to popular belief, suicide-rates rise in spring and early summer (April, May and June) and not winter, as many believe.

What are the signs that someone is feeling suicidal?

- they complain of feelings of hopelessness or talk about feeling trapped, such as saying they can't see any way out of their current situation
- have episodes of sudden rage and anger or act recklessly or engage in risky activities with an apparent lack of concern about the consequences
- self-harm – including misusing drugs or alcohol, or using more than they usually do (although it should be noted that some people use self-harming as a coping mechanism, and they do not intend to take their lives)
- become increasingly withdrawn from friends, family and society in general or appear anxious and agitated or are unable to sleep or they sleep all the time
- have sudden mood swings – a sudden lift in mood after a period of depression could indicate they have made the decision to attempt suicide
- talk and act in a way that suggests their life has no sense of purpose or lose interest in most things, including their appearance
- put their affairs in order, such as sorting or giving away their possessions or making a will

What can I do to help?

One of the best things you can do if you think someone may be feeling suicidal is to encourage them to talk about their feelings and to listen to what they say.

Talking about someone's problems is not always easy and it may be tempting to try to provide a solution. However, often the most important thing you can do to help is to listen to what they have to say.

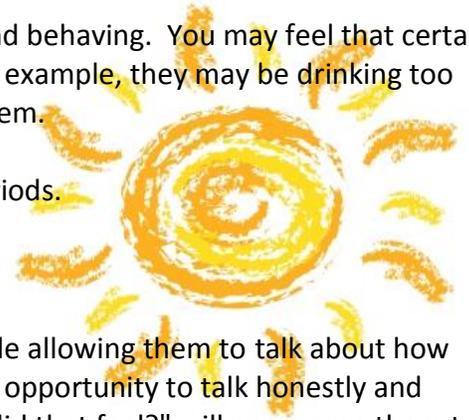
If there is an immediate danger, call an ambulance and make sure, they are not left on their own.



Do not judge

It is also important not to make judgements about how a person is thinking and behaving. You may feel that certain aspects of their thinking and behaviour are making their problems worse. For example, they may be drinking too much alcohol. However, pointing this out will not be particularly helpful to them.

Reassurance, respect and support can help someone during these difficult periods.



Ask questions

Asking questions can be a useful way of letting a person remain in control while allowing them to talk about how they are feeling. Try not to influence what the person says, but give them the opportunity to talk honestly and openly. Open ended questions such as "Where did that happen?" and "How did that feel?" will encourage them to talk, it is best to avoid statements that could possibly end the conversation, such as "I know how you feel" and "Try not to worry about it". If you suspect someone may be at risk of suicide, it is important to ask him or her directly about suicidal thoughts. Do not avoid using the word 'suicide'. It is important to ask the question without dread, and without expressing a negative judgment. The question must be direct and to the point. For example, you could ask "Are you having thoughts of suicide?" or "Are you thinking about killing yourself?"

Remember: if you feel that someone may be about to take their life, you **MUST** call an ambulance. It is far better to save a life by taking action, than it is to lose a life through hesitation, or taking no action. After the crisis has passed and the person is safe, get help and support for yourself.

Useful Numbers

Samaritans:	116 123 (24 hrs)
Mindline:	01823 276 892 (8pm till 11pm – Tue, Wed, Fri, Sat & Sun)
Mindline Trans+	0300 330 5468 (8 pm – midnight, Mon and Fri)
LGBT+ helpline	0300 330 0630 (10am – 10pm, every day)



If you have any questions please ring Mind TWS on 01823 334 906 (10am – 4pm Mon – Fri)

Mental health awareness week

We helped raise awareness of mental health in May. In our reception area we had lots of information available along with some feel good goody bags full of useful information and advice and healthy snacks to boost your energy levels (in a good way) and help maintain good mental health.

We also had a selection of tea bags for people to take away so they could enjoy that all important 'brew and a breather'. We also invited people to share their ideas about how to maintain good mental health.

Never give up on someone with a mental illness. When 'i' is replaced by 'we', 'illness' becomes 'wellness'

Shannon L Alder

New Housing Officers

We're in the process of recruiting 2 new Housing Officers to work in our team. We'll introduce you to them when they start. We're changing the way we're working and each Housing Officer will be given an area of Bridgwater and Somerset to work in.

Your Housing Officer will deal with everything from when you sign up to when you decide to leave including:

- Neighbourhood and community (including anti-social behavior)
- Rent (including court action)

We'll let you know who your Housing Officer is when they start.

New Maintenance Manager

Some of you will have met him already met him but we're delighted to welcome Simon White to our team. He's the new Maintenance Manager.

As well as being responsible for day to day repairs he's also responsible for our new the planned property investment programme we're progressing with.



We're investing in our homes

We're still progressing with our planned property investment programme and we've just launched our second year. Between now and the end of March 2018 we're planning to replace approximately:

40 bathrooms, 30 boilers, 200 doors, 50 kitchens, 3 roofs

At this early stage we're unable to confirm the exact date work will commence.

However, other factors beyond our control may cause us to adjust the works planned during the year or re-schedule them in the next financial year.

We're committed to making the improvements to all our properties that were highlighted during the stock condition survey and we're constantly reviewing the progress we're making. We will contact you when we are in a position to start making these improvements to your home.

New homes in Watchet

We are pleased to announce 16 new affordable homes on a new development in Watchet. The first phase of 4 properties have been handed over and the remaining properties will be handed over to us in stages between July and November.

They will advertised on Homefinder Somerset. As with many new developments like this, priority will be given to people with a local connection – in this case, first priority will be to people with a connection to Watchet and second priority will be to those with a connection to Williton or Old Cleeve.

	Jul	Oct	Nov
1 bed house		2	2
2 bed house	2	2	3
3 bed house	1		



In 2016/17 we replaced (amongst other things) 41 bathrooms, 22 boilers & 27 kitchens

Keeping you and your loved ones safe

For those of you with a gas boiler you'll know we have to complete a safety check once a year. We'll write to you 56 days before the safety check is due telling you when it's due to be completed by.

We'll always try and make a convenient appointment to complete the safety check but we may pop in if we're in the area. If it's not convenient we can make an appointment to suit you. If we do make an appointment please make sure someone is home to let the gas engineer in. If you need to re-arrange the appointment please contact us.

In the warmer months when the heating's turned off it's easy to forget about the boiler. It's working fine and I'm not really using it so why does SHAL still need to check it?

Our gas engineer, Joe, has put together a list of questions he's asked frequently:

1. **Where do you need to access?** We will need to check any gas appliances in the house: boiler, fire, cooker etc, your gas meter, smoke alarms and any cylinders in airing cupboards, if applicable.
2. **Do I need to clear out my airing cupboard?** If your boiler is behind bedding/shelving etc, then yes please, if possible.
3. **Can I use my boiler/fire before you come?** Yes, but if it can be avoided for an hour or so before we arrive, it helps us out if they are not too hot.
4. **I've run out of gas, can you still do the service?** No. Unfortunately, we need to check the appliance is burning correctly so you will need to have gas available.
5. **I've been having problems with my gas appliance, can you investigate while you are here?** Yes, but please let us know in advance so we can schedule enough time.
6. **I don't use my gas fire, can you disconnect it so I can have an electric one?** Yes, if SHAL are happy for us to decommission your fire, we can disconnect it for you.

Like all other landlords we have a legal obligation to check gas boilers once a year (within 12 months of the last check). Allowing us access in good time means we can make sure everything's in good working order and everyone's safe. It also means we don't have to start considering costly court action and capping your gas supply.

Joe

Emergency repairs out of hours

You may or may not be aware we have a new number to call if you have an emergency when we're closed. It's 07889 537164.

Save this number to your mobile or stick on your fridge so you know where it is if you need it. An emergency is anything that risks anyone's health and safety or the structure of the building. Examples include:

- Total loss of electricity, gas or water
- Major fault with electric supply, unsafe electricity fittings or gas leak
- Blocked flues, main drains, soil pipes or soil toilets
- Burst water main, flooding, fire or severe storm damage
- Breaches of security to outside doors and windows
- Failure of lift
- Heating or hot water loss for elderly or vulnerable tenants (or for all tenants between 31 October and 1 May)



We will always 'make safe' out of hours and make any necessary repairs in normal working hours.

Neighbourhood & Community

Tenants Together

Tenants Together is a new group of tenants who meet with John, our Operations Director, every couple of months. They talk about what we do and how we do it to help make sure you're at the heart of what we're trying to achieve. We want to work with you to improve our services for all of you (and perform better).

The meetings are relaxed and informal with everyone having the opportunity to have their say and put forward what they think about things.

We have a small number of committed tenants who are already signed up but we'd really love it if more people got involved from across the community. It's open to all of you and the more of you who come along, the better we can understand what you want and how you want us to do things.

They decide which areas of our work they want to look at and have either a brief look or a really in-depth look to see what's going on and what, if anything needs to change. Any recommendations from Tenants Together go straight to our Management Team and Board.

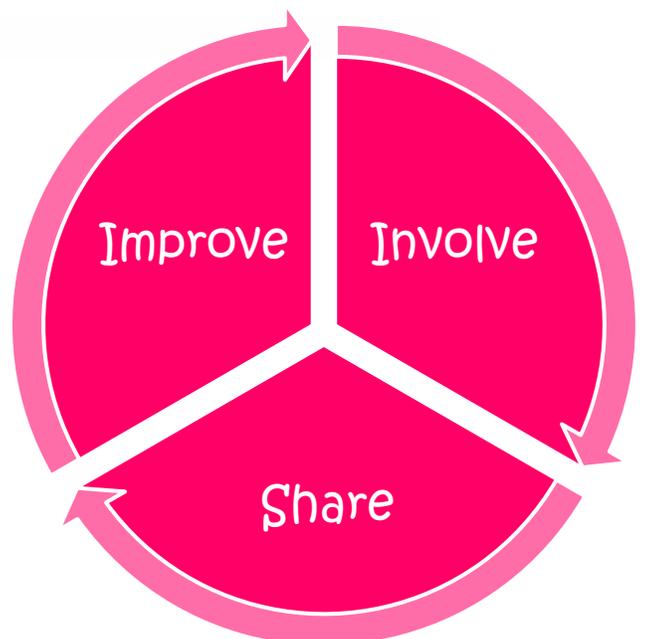
For example at the next meeting we'll be having a discussion about:

1. What is SHAL? What are its aims and values? What is a housing association and how is SHAL funded?
2. Planned Maintenance programme – what does it cost? How does SHAL work out what to do first? What is the current plan going forward in terms of expenditure, number of properties etc
3. New developments (an outline of what SHAL are currently working on, the costs, the funding and the approach)

If you're interested in taking part, and making a real difference, you can call John on 01278 442006 or email johns@shal.org

John

*“Tell me and I forget,
teach me and I may
remember, involve me
and I learn.”*



Bonfires

There are no laws against having a bonfire, but there are laws for the nuisance they can cause. You can't get rid of household waste if it will cause pollution or harm people's health. This includes burning it. You can get rid of household or garden waste by composting or recycling it. Contact your local council to find out how to dispose of garden waste and about recycling in your area.

Your local council can issue an 'abatement notice' if a neighbour's bonfire is causing a nuisance. A bonfire must happen frequently to be considered a nuisance.

Please consider your neighbours when you're thinking about having a bonfire or even a barbeque. Check to see if anyone has any washing out or have any windows open (particularly bedroom windows). It costs nothing to pop next door and let your neighbours know.



Have you set up a direct debit?

If you haven't already done so we're encouraging everyone to set up a direct debit to pay the rent. Your rent is the most important bill you have to pay. Once set up your rent will be paid automatically on a date of your choice.

If you'd like to set up a direct debit we've enclosed a form for you to complete and return to us. You'll need to complete it in full (including the amount you want to pay, when and how often) and sign it before returning it to us. If you want to double check how much you need to pay please give us a call. Once set up you'll receive a confirmation letter from allpay.

entitledto
independent | accurate | reliable

What are you entitled to?

entitledto is the leading provider of online benefit calculators in the UK today. They help people determine what they can claim from national and local government via their self-serve calculators.

They are authoritative and accurate and they are entirely independent of government.

They believe everyone living in the UK should be able to understand what their legitimate entitlements are and honestly claim that amount from government.

More than four million households use the calculators every year to determine their benefits entitlements including the employed, underemployed and unemployed, pensioners, teenagers, parents and singles. Bear in mind there are thousands of pages of legislation, regulations, orders and rules that underpin the benefits system! Hopefully you can understand that there are a few questions to get through!

They also work hard to ensure that people who visit their sites can do so confident they aren't being snooped on. People can use their sites **anonymously**, arming themselves with the knowledge and facts that they need in order to deal with the benefits system with confidence.

And of course, it's **free** to use, as many times as you need to. Tell your friends! Tell your neighbours! Use it whenever there are changes in the system or your personal circumstances.

www.entitledto.co.uk

Dealing with a bailiff

If you're worried about bailiffs it's good to know what rights you have and the powers they have, so you understand what a bailiff can and can't do. Bailiffs must send a letter before they visit.

In most cases a bailiff can only enter your house peacefully through a front or back door. This means they must:

- Explain who they are
- Say why they're calling
- Enter only with your permission
- Enter without using force

They can't:

- Climb through a window
- Break down doors or use a locksmith
- Push past you or put their foot in the door to stop you closing it
- Enter the property when there's only a child under 16 at home
- Lie about who they are or why they're calling



There are some cases when a bailiff is allowed to use force to enter your house, for example:

- To collect a criminal fine or taxes owed to HM Revenue & customs
- To remove goods if you made a controlled goods agreement but you've not paid what you promised

A bailiff can visit you between 6am and 9pm. They can only visit outside these times if they get a warrant from a court allowing this, or if they're visiting you at a business premises which is only open outside of these hours.

They can visit any day of the week, but they should avoid Sundays and religious festivals unless it's absolutely necessary.

A letter or visit from a bailiff is sign that you need free and impartial debt help. StepChange can give expert budgeting advice to help deal with the bailiff debt and manage your situation.

To build a budget and get a personal action plan to deal with your debts now, use their free advice tool Debt Remedy. It's confidential and only takes around 20 minutes to complete. Or if you'd prefer to speak to them, call their Helpline (free from all landlines and mobiles). They're open from Monday to Friday 8am to 8pm, and Saturday from 8am to 4pm.

It's never too late to start sorting things out.

Visit www.stepchange.org and click on "How we can help you" or call 0800 138 1111

www.stepchange.org



Somerset Community Credit Union

Members of a Credit Union share a 'common bond' by either living or working in the same area or working for the same employer.

They pool their savings together. Everyone's savings help to grant low-cost loans to members. The interest charged is used to cover their running costs and pay savers a return on their savings. Unlike other lenders they have a legal maximum interest rate on loans. All of your savings are protected – just like a bank, by the Financial Services Compensation Scheme (FSCS).

Anyone living or working in the Somerset County Council or North Somerset area can join. If you join through their website, the joining fee is now £4. The fee is £2 if you join face to face at either their office or a collection point. Their office is open 10:00 am – 12:00 noon weekdays.

You can also download an application form from our website or collect one from our reception.

Engage Card

You can now apply for an Engage card through the Bridgwater and District Credit Union. It's a re-loadable prepaid card and e-account that works similar to a high street bank account. Anyone can apply and no credit checks required.

The usual cost of an Engagecard plus is £5, but you can get one FREE if you apply through them. This is a special offer for Bridgwater and District Credit Union members only, and ends soon! There is a monthly service charge of £2, which can be covered easily by the cash-back you can get. Engage card is ideal for you if:

- You don't have a bank account
- You want to pay your wages or benefits into an account and have access to them immediately
- You want to be able to manage your finances and budget easily
- You want a safe and convenient way to spend your money at home or abroad
- You have a poor credit history
- You want to shop on the High Street, online or by telephone but don't have a payment card

www.somersetccu.uk

One Pan Haggerty

A traditional one-pot wonder (serves 4)

- Butter (15g)
- Leek (1 large, chopped)
- Bacon (2 rashers, chopped)
- Potatoes (600g, washed and thinly sliced)
- Red onion (medium, peeled and sliced)
- Cheddar cheese (50g, grated)
- Parsley (2 tbsp, chopped)
- Black pepper (sprinkle)

1. Melt half the butter in a 27cm ovenproof frying pan
2. Gently fry the leeks and bacon for 3-4 minutes until the leeks have softened
3. Remove from pan and set to one side
4. Take the pan off the heat
5. Arrange a layer of potatoes in the base of the pan
6. Then layer the onions, bacon and leeks and sprinkle with some of the cheese and black pepper
7. Repeat the layers finishing with the potatoes
8. But the remaining butter into small pieces and dot over the top
9. Cover the pan with a tight lid or foil and cook over a gentle heat for 25-30 minutes until the potatoes are tender
10. Uncover and put under a hot grill for 3-4 minutes
11. Slice and serve

Sheila

Somerset Community Credit Union
Victoria Park Community Centre, Victoria Park
Drive, Bridgwater, TA6 7AS

Telephone: 01278 447100



Competition time! You can win £50 vouchers!



1. Morecambe & Wise entertained the nation for years but when did they start using 'Bring Me Sunshine' as the signature tune on their show?

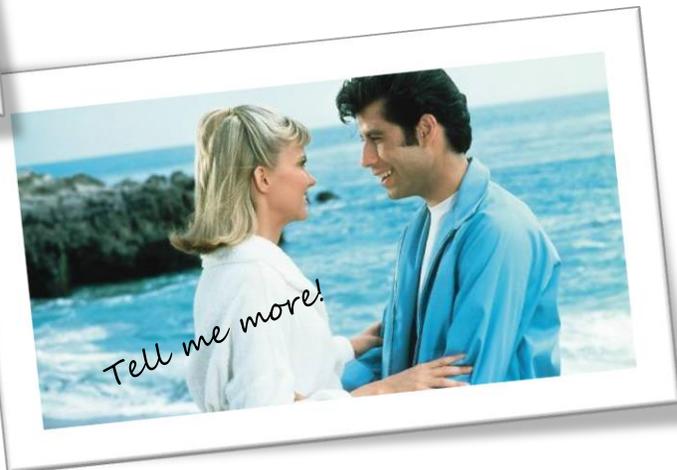
- A: 1964
- B: 1969
- C: 1974

2. 'Summer Nights' is a hit from which musical?

- A: Grease
- B: Cats
- C: West Side Story

3. 'Umbrella' was number 1 in the UK exactly 10 years ago for which artist?

- A: Kylie Minogue
- B: Rihanna
- C: Britney Spears



Are you chucking me in the bin?

If you don't normally bother reading your newsletter we'd love to know why. Don't worry, we won't take it personally. How can we change it?

Would you rather see it online or have it sent by email? Please let us know!

You can answer as many questions as you like – you only need to get one right!

Just send the question number and your answer (for example 1A or 1A 2C 3A) along with your name and address to:

Email: information@shal.org

Post: 2 King Square, Bridgwater, Somerset, TA6 3DG

Text: 07786 202923

Deadline: Monday 24 July 2017

The lucky winner of the competition in our last issue was Joanne from Highbridge (the missing 'artist' was Mr Blobby)

Competitions in this newsletter are not open to members of staff, shareholders of SHAL or their relatives. By entering this competition you 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.