

teachers' housing association  
Celebrating 50 Years  
1967 - 2017

# Newsletter

All at Teachers' Housing Association wish you a Merry Christmas and a Happy New Year.

Welcome to the Christmas Newsletter. 2017 has been a busy but rewarding year for the Association.

The celebrations for our 50th Anniversary were special occasions and have been well documented, but beyond that we have been pleased to push forward looking at future development opportunities as well as completing some key works within our existing stock. We hope you enjoy the updates within this Newsletter.

## Remember your Neighbours

Christmas is a happy time for most people, however, some find this particular day a sad one. Many people are alone on Christmas Day. Think of those who live around you. Are they alone? A small gesture such as a card, gift or even a visit on Christmas Day could mean so much to those who spend Christmas by themselves.



## Education Support Partnership

**Education Support Partnership is the UK's only charity providing mental health and wellbeing support services to everyone working in education.**

One of their services is a grants scheme which helps anyone who has ever worked in education in times of need. This year is set to be their busiest yet, where housing is the area applicants are most in need of help to manage the rising cost of housing.

Tara is a secondary school teacher from Bath who needed Ed Support's help last year when she discovered her landlord was selling her home. Whilst her salary had been frozen, rental prices had skyrocketed, and she struggled to find somewhere affordable to live.



"I was already spending all my spare time working as a tutor and marking exams just to make ends meet."

The final straw was when the council told her they couldn't help. "I experienced this feeling which I can only describe as pure terror. I've never been so scared in my life." Fortunately one friend advised her to call Ed Support.

She spoke to Grants Caseworker Carl who told her she would be eligible for a grant to help with her deposit and moving costs. Tara and her children will now spend this Christmas in a secure home.

If you need financial assistance, please visit [www.edsupport.org.uk/grants](http://www.edsupport.org.uk/grants) to find out if Ed Support can help you.

And if you're in a position to help teachers like Tara this Christmas, please donate to Ed Support's Christmas appeal by visiting [www.edsupport.org.uk/Christmas](http://www.edsupport.org.uk/Christmas)

## Christmas Closure...

Teachers' Housing Association Head Office in London will close for the holiday period at 5pm on Thursday 21 December 2017, and will re-open at 9am on Tuesday 2 January 2018. Emergency contact details are set out on the back cover of this Newsletter.

## Welfare Benefits Update... Local Housing Allowance (LHA) Cap

We are pleased to report that the government has announced it is scrapping plans to implement a proposed LHA cap that was expected to impact on all supported housing, including sheltered, from 2019. We were concerned that had this cap been introduced it may have had a significant impact on the affordability of THA's sheltered schemes, especially in areas away from London.

At Prime Minister's Questions on 25 October 2017 Theresa May announced that plans to introduce the cap had been dropped. The Prime Minister said "We will not apply the Local Housing Allowance cap to supported housing – indeed we will not be implementing it in the wider social housing sector, and the full details will be made available when we publish our response to the consultation. This is something we have been looking at very closely over the past year. . . and I can confirm that we will be publishing our response to that on Tuesday 31 October."



This is excellent news for the sector as a whole and the Association and this announcement has certainly been welcomed by tenants at Queen Mother Court who were involved in the National Housing Federation's Starts at Home campaign which lobbied the government on this issue. Local MP, Steve McCabe, joined tenants at the Scheme for a coffee morning initiated by resident, Cyril Bezant. Tenants were able to demonstrate the importance of sheltered housing to them and seek his support for the campaign.

## Be safe this Christmas

At this time of year it is important that you take every possible step to protect your property and belongings. Follow these simple steps to ensure you have a safe, secure, crime free festive season.

- Lock all doors even when at home.
- Lock all windows when out.
- Secure rear access to your home; this is the area where your home may be most vulnerable, especially if the rear is not overlooked.
- Don't leave valuable items unattended.
- Look after property belonging to others; it may be your property next time.
- If you see anything suspicious report it immediately to the Police, or contact Crimestoppers on 0800 555 111.
- Ensure that you know who is at the door before you open it and if you were not expecting the caller, ensure you are satisfied that the call is genuine before allowing access.

## Personal Contents Insurance

Teachers' Housing Association maintain insurance cover for the buildings and any fixtures and fittings owned by the Association. However we do not maintain cover for tenants' personal belongings, which includes your furniture, floor covering and curtains. We would strongly advise that you ensure your contents are adequately insured in case you need to make a claim on your insurance. We would clarify that THA will not pay or reimburse tenants for any loss or damage to your belongings irrespective of the cause of the problem. Sustaining damage to your belongings can be upsetting and having adequate contents insurance cover can help mitigate this.

There are lots of insurance comparison websites available to help you find the contents insurance cover suitable for you. Staff are happy to clarify any queries you have regarding contents insurance – but we are not able to recommend insurance companies

## Subletting

We are aware that there are a number of tenants within our stock who are illegally subletting their properties.

Subletting is when a tenant gives up possession of all of their property i.e. they move out, and they allow another person to move in, usually making a profit from the rent they charge in the process.

Since the introduction of the Social Housing Fraud Act in October 2013, subletting has been a criminal offence and Local Authorities now have the power to prosecute those suspected of tenancy fraud.

The act applies to all THA tenants and introduces two new criminal offences. Firstly, where the tenant sublets or parts with possession of a property or ceases to occupy knowing that it is a breach of tenancy. The second, more serious offence is where a tenant dishonestly, in breach of tenancy, sublets without consent and ceases to occupy the property as their only or principal home.

The punishments can be severe for those found guilty. The maximum penalty for the first offence is a fine of £5,000. The second, more serious offence is punishable by a two-year jail sentence and/or a fine of up to £50,000. The court will also have the power to make "unlawful profit orders" that require the tenant to pay back any profits "the court considers appropriate".

## Management Board Update

There have been no further changes to THA's Management Board since Roger Hinton's retirement in the Summer. Chris Bright remains THA's Chairperson with Annabel Beach as Vice Chairperson. Our two committees are chaired by Gary Gilbert (Finance, Audit & Development) and Kim Cole (Operations).

The Old Etonian Housing Association's (OEHA) Management Committee has seen one change with Andy Reid leaving the Committee. At his final meeting in July, Chairperson, Matt Parish thanked Andy for his contribution to OEHA over many years.

## Welfare Benefits Update...



The timetable for the full implementation of Universal Credit has been changed several times. In 2016 the DWP began rolling out the Full Service and from October 2017, roll-out of the Full Service has accelerated and it is expected to be operational in all parts of the UK by September 2018. Those tenants who are of working age and who currently claim Housing Benefit are expected to transfer to Universal Credit between July 2019 and March 2022.

The Chancellor, Philip Hammond, announced a U-turn in his autumn statement regarding Universal Credit. Speaking in the Commons he announced the following changes to the Universal Credit programme:

- a £1.5bn package to cut the waiting period for payments and make it easier for claimants to receive an advance
- removal of the seven-day waiting period so entitlement for universal credit starts on the day of the claim
- any household needing an advance can access a full month's payment within five days of applying
- the repayment period for these advances – effectively a loan for struggling claimants – will also be extended from 6 to 12 months
- any new universal credit claimant in receipt of housing benefit will continue to receive the support for the first fortnight when transferring to the new system

THA are seeing some rent arrears cases coming through from people who are claiming Universal Credit but who have not paid their rent. Claimants for Universal Credit need to be aware that payments are made direct to the claimant and that within the money you receive, there is money that you should be using to pay your rent. Should you run in to arrears and legal action reaches a Court hearing, Judges are not looking kindly on those Defendants who have had the money to pay their rent but not done so. Please ensure that you speak to a member of the Housing Management Team if you are claiming Universal Credit and please let us know should you run in to difficulty making your payments.

## Right to Buy

We are still waiting for further announcements about the Government's proposed extension of the Right to Buy scheme to housing association tenants. We will keep tenants informed if and when there is further news on this.

# Celebrating 50 Years of housing people in need, particularly those

## Consultation Meetings

Our Consultation Meetings are currently underway. We hold these meetings every year at each sheltered housing scheme and at any general needs scheme where there is sufficient demand.

We use these meetings to discuss the Service Charge Budget for the coming year and to gauge tenant satisfaction with the services that are paid for through the Service Charge.



We also discuss any proposed works that may be planned for the scheme in the year ahead, as well as highlighting THA's performance over the preceding year.



Tenants take the opportunity to raise issues that may be of concern to them. The meetings are organised and run by our senior Housing staff from Head Office and in most cases they are joined by members of the Management Board.



These meetings are an important and valuable tool in THA's Tenant Involvement Strategy and tenants' input is highly valued.

Please speak to your Housing Manager for more information on Consultation Meetings or to make suggestions as to how they can be improved in the future.

## Staff News

Staffing at our schemes has been stable this past year with very few joiners or leavers. We have welcomed David McDermott as Caretaker at Romaleyn Gardens in Paignton, and we said goodbye to Cleaner, Julie Compton at Queen Mother Court in Bournville. We also say farewell and good luck to Handyperson, Peter Green who retires from Peter Kennedy Court, Croydon at the end of 2017.

At Head Office we look forward to welcoming two new staff. Bianca Morris starts as Company Accountant in December and Ian Morrison takes up the role of Housing Manager in January 2018.

## Don't get wrapped up in debt this Christmas!

At this time of year the cost of parties, presents, food and drink can add up. Follow these tips to avoid a Christmas debt hangover.

**Pay your rent first:** Paying your rent should always be top of your Christmas list. Whilst it can be tempting to spend your money elsewhere, rent is a priority debt so start 2018 off on the right foot and ensure your rent account is kept up to date.

**Set a Christmas budget - and stick to it:** Remember, Christmas is just one day - don't ruin the whole of next year paying for it. Ask yourself, "What can I afford to spend on Christmas?", then budget accordingly. Don't forget the everyday bills: Rent, utility bills, food and other commitments still have to be paid for.

**Don't bank on an overdraft:** If you need more money, don't just go overdrawn at the bank without talking to them first - it will work out more expensive.

**Keep it simple:** If you can afford to you should pay for your presents by cash, debit card or cheque. Try not to be persuaded into taking out credit agreements or using credit cards as they will often work out more expensive and leave you with longer term debt.

**Buy safe to be safe:** Whatever the deal is, don't buy from unauthorised traders and don't borrow from unauthorised lenders. You may be buying illegal counterfeit goods - or be paying extortionate rates of interest. And these tips are not just for Christmas. Follow these and you'll find it easier to manage your money throughout the year.

## Romaleyn Gardens

Here in Torbay we don't really do winter as we are so sheltered and so mild that it is a year round task for our contract and tenant gardeners to keep the palm trees at their best. But I must thank certain tenants for all their efforts and the way they keep the gardens so nice. So, to Roger and his constant battle with the wildlife, Jessie's 'crew', the hanging basket ladies, and to Beryl who won the prize of best kept garden on our Summer Walkabout this year, 'thank you'.

We have excelled this year with our fundraising for various charities. Our deputy manager Sherrel's granddaughter Ella, 11, walked the south west coastal path from Paignton to Brixham and back again with her lovely beagle puppy Ossie and our tenants raised £200 towards the local Hospice that she was collecting for. We have also raised £205 for Circus Starr for the terminally ill children, as well as another £700 in September with the

Macmillan Coffee Morning fun auction.



Romaleyn has received special praise from Macmillan as we have raised a wonderful £6,500 over the last 5 years, plus, we must not forget Gables Farm cats and dogs rescue centre where we have donated £795 over the last few years. We still have our 'Concert for Rowcroft' to come in November at which tenants, friends and family will be raising money for our local hospice.



Once again a huge 'thank you' from myself and Sherrel to some of our tenants and our kitchen volunteers who work tirelessly all year round to produce some wonderful meals, fish & chip quiz nights, and buffets. So, to Maggie, Brian, Maureen, Ben and Sherrel's mum Brenda 'thank you'. Also, to the oldest paper girl in Paignton, who at 90 gets papers for the scheme every morning come rain or shine, Jessie we thank you. And finally to Brian who all year round collects the Bonus Ball monies, it's a hard job which is why he has to accept so many cups of tea on his rounds - 'thank you'.

We have our Christmas 2017 programme all sorted, and we are looking forward to a wonderful few weeks. One of our tenants, Tony Decker, is going to be Father Christmas for Paignton, travelling on the Christmas Float through the town, so good luck and well done Tony, just don't fall off.

To close I would just like to say that we have lost some good friends this year, and gained some new ones. As in all sheltered housing schemes life goes on but it's never quite the same.

From all of us here in sunny Devon have a lovely Christmas and New Year

**Ruby Brown**  
- Scheme Manager

## The Anchorage

It was a busy summer and we enjoyed some lovely sunshine here on the south coast. A lot of work has been carried out in the garden with the boundary wall having been replaced - the garden was a hive of activity with builders and machinery on site. The works took over the main back garden leading towards the sea, and now the work is finished we are putting plans in place to maintain the areas alongside our new wall.

We now have a regular games afternoon which is enjoyed by those attending and, alongside our fish and chip delivery, this is going to be a monthly event at the scheme. We have also enjoyed a Halloween afternoon with spooky stories and cakes.



Christmas is just around the corner and we plan to have the scheme

decorated by early December to bring some festive cheer. Amongst our celebrations will be a Christmas tea and one of our residents is going to play some Christmas carols on the piano.

Wishing you all a Merry Christmas and a Happy New Year.

**Stephanie Chester**  
- Scheme Manager

## Peter Kennedy Court

At the end of July we helped resident Clare Goldson celebrate her 100th birthday... with three parties. Two provided by her family and friends and one organised by fellow residents and staff. People commented that they had never known Peter Kennedy Court to be so lively! She was the centre of attention everywhere she went that week and even had strangers coming up to her in the supermarket wanting a kiss, she was quite the celebrity. Of course the card from the Queen will always be treasured and she took great delight in showing it to everyone while wearing the dressing gown that had been a present.



Jamie Steen was an all-round entertainer, making us laugh with his change of costumes and impersonations of Carmen Mirander, Max Miller, Tessie O'Shea and many more. A bonfire supper was enjoyed by those who dined on Pizza.

The Royal Society for the Protection of Birds is coming to give a talk on British Birds in November and then residents may be able to identify more of the birds that we often see in the wooded areas surrounding us.

December will bring lots of events for the residents to enjoy. The Brownies and Choir from the local church will be singing carols. Singer, Marc, is returning by popular demand, and we hope that everyone will join in with Christmas Jumper day this year. I think there may be a party planned! My usual band of helpers will no doubt pitch in for the Annual Christmas Lunch and we look forward to seeing everyone tucking into the turkey with all the trimmings.

Merry Christmas and best wishes for a happy, healthy and peaceful New Year to one and all.

Lynne Sales - Scheme Manager

## Queen Mother Court

The Methodist church joined Queen Mother Court for an afternoon tea and we decided to have a theme of Teddy Bears Picnic.

The tenants were invited to bring their old teddies with them, and to tell each other their stories of how they came to have that particular bear. A lot of reminiscing went on, as some had brought their childhood teddies who had been through thick and thin with them throughout their lives.



Some of the stories were poignant and gave everyone an insight into what their lives were like in war time and before, and what their teddies and other precious things meant to them. Although there were sad reflective moments, it all ended up with a lot of laughter by the end of the afternoon.

Pam Walker  
- Scheme Manager

August was the chosen month for the summer fete and although



not as well attended as previous years, it was still a fun event. Fortunately the day was sunny and warm and the Pimms and hot dogs were very popular. It was decided that all the good quality clothes that were left at the end of the Bring and Buy Sale should go to a worthy charity. Crisis, the Charity that supports homeless people, was pleased to come and collect several sacks of clothing.

The Social Committee has been busy arranging monthly events for the residents. Marc sang songs from the Swing and Rat Pack Era, while Polly Raymond belted out songs to sing-along to from the forties through to the sixties.

## Dunham Gardens

We had a lovely day out at the seaside resort of Hornsea. Tenants and helpers visited the Hornsea Freeport to do a little bit of shopping and we enjoyed lunch at the famous Whiteheads fish and chip restaurant, followed by ice cream at the Hornsea Mere.



During one of our coffee mornings we held a cupcake day and raised £170 for the Alzheimer's Society. Then, in early November we held a bonfire prize bingo at which tenants donated the prizes, and we raised £180 which went to a charity called Nice 2b Nice, which helps disadvantaged children while creating a few smiles.

We have recently celebrated two 80th birthdays - Marlene Doyle and Peg Vayro. Happy Birthday!

Christmas is fast approaching and we will soon be in the swing of the festive season. I'm not sure how the tenants feel but I'm always excited to put the Christmas tree up on the 1st December.

We are planning a trip to Siggleshorpe Garden Centre in early December where tenants will have time to look at the Christmas displays followed by lunch in the conservatory. On the 14th December, Shaughn, my two dear friends and I shall be cooking a Christmas lunch for the tenants. If

they behave I'm sure Father Christmas will make an appearance. A day later tenants will be pulling on their festive sweaters as we raise funds for Save the Children.

Thankfully, Dunham Gardens must have been

good last year, as we have been invited along once again to join the local school for a Christmas concert followed by lunch. And finally to finish off, we shall have a Christmas party, with lots of food and plenty of drink but most of all, lots of laughter and making more special memories.

Merry Christmas and a healthy and wealthy New Year from all at Dunham Gardens.

*Emma Pickering*  
- Scheme Manager

## Christmas pudding cake pops

These lollipops are a fantastic festive treat for kids and make an impressive centrepiece too.

### Ingredients

- 200g Madeira cake, • Zest of 1 orange
- 140g-160g white chocolate

### To decorate

- 300g dark chocolate, 60-70% cocoa solids, broken into chunks
- 50g white chocolate, broken into chunks
- sugar holly decorations or red and green writing icing

### Method

1. Pulse the Madeira cake until you have fine crumbs. Melt the white chocolate.
2. Stir in the orange zest into the chocolate, then work into the crumbs.
3. Form into 10 small truffle-sized balls, then roll gently to smooth. Arrange the balls on a baking parchment-lined dinner plate. Refrigerate for 30 minutes.
4. Melt the dark chocolate. Dip a lolly stick into the melted chocolate about 1.5cm in and poke half way into a cake balls. Return to the fridge for five mins.
5. Dip the cake pops one at a time into the melted chocolate, allowing any excess chocolate to drip off and spin the pops to even out the surface. Poke the pops into a piece of polystyrene or cake pop holder keeping them apart. Allow to set for about half an hour.
6. Heat the white chocolate in a microwave or over a pan of simmering water and allow to cool until it has a thick, runny consistency. If the chocolate is too hot, it will melt the dark chocolate underneath. Spoon a small amount on top of the cake pops, tip them back and forth so it runs down the sides a little. If you have holly decorations, pop one on the top of each pop. If using writing icing, wait until the white chocolate has set. Pipe on holly leaves with the green icing and two dots for berries using the red.



## THA's 50th Anniversary

As we end this significant year for THA we want to thank everyone who participated in events and activities to mark our 50th Anniversary.

We reported on the ways we marked this milestone in our last Newsletter.

We hope that our film about THA and our work will be available on the website soon.

We are proud of what has been achieved in our first 50 years and look forward to exploring opportunities in the new year to improve our services and expand our property stock.

# OUT OF OFFICE HOURS EMERGENCY REPAIRS Contact Details



	Plumbing Emergencies	Gas, Central Heating, Hot Water Emergencies	Electrical Emergencies
<b>Bexley</b>	Renford Services Relative Group	Renford Services	Renford Services MAC Services Relative Group
<b>Brent</b>	Juniors Plumbing Relative Group	Taylor Heating Ltd	MAC Services Relative Group
<b>Firmans Court</b>	Juniors Plumbing Relative Group		MAC Services Relative Group
<b>Haringey</b>	Juniors Plumbing Relative Group	Taylor Heating Ltd	MAC Services Relative Group
<b>Verona Drive &amp; Sydney Court</b>	Renford Services Relative Group	Renford Services	Renford Services MAC Services Relative Group
<b>Old Etonian Housing</b>	Juniors Plumbing Relative Group	Taylor Heating Ltd	MAC Services Relative Group
<b>Peter Kennedy Court</b>	Renford Services Relative Group	Flats 1-21 Renford Services Flats 22-82 Norton Services	Renford Services MAC Services Relative Group
<b>Queen Street</b>	Renford Services Relative Group	Renford Services	Renford Services MAC Services Relative Group

Taylor Heating - 01920 870 658 or 07825 560 187  
 Renford Services - 07958 419 591 or 020 8777 1674  
 Juniors Plumbing - 07983 111 091  
 MAC Services - 0207 486 9075  
 Relative Group - 0800 023 5996  
 Norton Services - 01795 228 083

## For Clarification, we define emergency works as follows:

- Dangerous structures
- Gas Leaks
- Blocked/overflowing external drains
- Serious flooding or leaks
- Loss of water supply
- Complete failure of electricity supply
- Blocked WC (if there is only one WC)
- Total loss of space and water heating

**Please note that if you call out an emergency contractor for non-urgent work you may be charged by Teachers' Housing Association.**

We also ask that you report any emergency repairs, and details of any call-outs, to Teachers' Housing Head Office as soon as possible (0207 440 9440). **Please retain this information sheet for future reference.**

## Winter Warmth Tips

- Wear several thin layers, rather than one thick layer. This is because layers trap warm air close to the body.
- Draw your curtains, as soon as it gets dark to stop the heat escaping and the draughts coming in.
- Keep any windows and internal doors closed when it's cold – this will keep heat inside where you most need it.
- Your body keeps warm by burning food you've eaten, so make sure you have regular hot meals that contain carbohydrates, such as potatoes, pasta, bread and rice. Try porridge with hot milk for breakfast and soups and stews for lunch and dinner.
- Make sure you let us in when it's time for your Annual Gas Service to make sure your boiler is working properly.